



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 175782

TO: Kelly Campen  
Location: KNX 5D34  
Art Unit : 3624  
Friday, January 13, 2006  
Case Serial Number: 09/777473

From: Janice Burns  
Location: EIC 3600  
Knox 4B71  
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### Search Notes

Dear Examiner

Please review the following results.

If you have an questions or need a refocused please feel to contact me.

Janice Burns, MLS  
ASRC Aerospace Corporation  
US Patent & Trademark Office  
Scientific & Technical Information Center  
Electronic Information Center 3600  
571-272-3518  
571-273-0046 (fax)  
[Janice.Burns@uspto.gov](mailto:Janice.Burns@uspto.gov)



13

2052

17 5782

**Business Methods Cases**

Search mandatory files for 705 cases  
and cases cross referenced in 705.

705/ 40

**SEARCH REQUEST FORM**

**Scientific and Technical Information Center**

**Examiner# :** 73843, K. S. Campen

**Art Unit :** 3624

**Phone Number:** 26740

**Date:** 5-17-05

**Serial Number:** 09/777473

**MailBox & Bldg/Room Location:** k5d34

**Results Format Preferred (circle):** Paper, Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

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Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.

Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

**Title of Invention:** Please see attached sheets

**Inventors** (please provide full names): Ervin F. Johnston

**Earliest Priority Filing Date:** 2/11/2000

**Some suggested search terms:**

An automated bill paying system having an access site for receiving, processing and transmitting transaction data, approval data and bank data wherein the transaction data contains at least one transaction and amount due on the transaction between a debtor and a creditor, the bank data contains a debtor's bank balance of a debtor's bank account of the debtor and the approval data contains an approved dollar amount approved by the debtor to debit the debtor's bank account and credit the amount due in said transaction data comprising:

the access site including:

means for transmitting the transaction data to the debtor as a line item on a video screen wherein the line item displays identification of the transaction and the amount due thereon; and

means for receiving the approved dollar amount from the debtor, debiting the debtor's bank account by the approved dollar amount and crediting the amount due in the transaction data by the approved dollar amount.

here's the abstract...

A creditor has provision for sending transaction data including amount due data to a debtor's E-Mail address. A computer at the debtor's site receives the transaction data with the amount due data and displays an amount due in a line item on an electronic

video screen for approval by the debtor. The computer is responsive to an act by the debtor which indicates approval by the debtor of the amount due and sends approval data of the amount due to a bank's E-MZI address where the debtor has a bank account for paying bills. At the bank site the bank has a computer for receiving the approval data of the amount due and debits the bank account by the amount due and sends

credit amount data to the creditor's E-Mail address which at least partially satisfies the amount due by the debtor. At the creditor's site a computer receives the credit amount data and credits the debtor's account by at least a portion of the amount due. At the debtor's site the debtor can select a line item that corresponds to an item number, a category column in the selected line item, insert a category item in the category column, sort the line items by categories and then display the result on a video screen.

Thank you so much! Kelly Campen normal hours 530-2pm

Day : Friday  
Date: 1/13/2006

Time: 09:57:10

**PALM INTRANET****Application Number Information**Application Number: **09/777473****Assignments**Examiner Number: **73843 / CAMPEN, KELLY**Filing or 371(c) Date: **02/06/2001**Group Art Unit: **3624****IFW IMAGE**Effective Date: **02/06/2001**Class/Subclass: **705/040.000**Application Received: **02/07/2001**Lost Case: **NO**Pat. Num./Pub. Num: **/20020016767**

Interference Number:

Issue Date: **00/00/0000**Unmatched Petition: **NO**Date of Abandonment: **00/00/0000**L&R Code: Secrecy Code:1

Attorney Docket Number:

Third Level Review: **NO**Secrecy Order: **NO**Status: **40 /NON FINAL ACTION COUNTED, NOT YET MAILED**Status Date: **10/03/2005**Confirmation Number: **8971**Oral Hearing: **NO**Title of Invention: **AUTOMATED BILL PAYING SYSTEM**

Bar Code	PALM Location	Location Date	Charge to Loc	Charge to Name	Employee Name	Location
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**Appln  
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**EBPP**

(Electronic Bill Presentment and Payment) Sending invoices to customers over the Internet. When payment is due, an e-mail is sent with a link to a Web page that contains the billing information and the payment services that are supported. Customers can "click here" to pay bills via the Web payment service they are enrolled with. The Web page can also provide links to more support and information than would normally be included in a paper bill, as well as offerings for new services. For information and demos from edocs, Inc., a major supplier of EBPP software, visit [www.edocs.com](http://www.edocs.com).

## Electronic Data Interchange

**Electronic Data Interchange (EDI)** is the computer-to-computer exchange of structured information, by agreed message standards, from one computer application to another by electronic means and with a minimum of human intervention. In common usage, EDI is understood to mean specific interchange methods agreed upon by national or international standards bodies for the transfer of business transaction data, with one typical application being the automated purchase of goods and services.

Despite being relatively unheralded, in this era of technologies such as XML services, the Internet and the World Wide Web, EDI is still the data format used by the vast majority of electronic commerce transactions in the world as it protects against interloper(s).

## Standards

The EDI standards were designed from the beginning to be independent of lower level technologies and can be transmitted using Internet protocols as well as private networks. It is important to differentiate between the EDI documents and the methods for transmitting them. While comparing the bisynchronous 2400 bit/s modems and value-added network to the Internet some people predicted erroneously that EDI would be replaced. These older transmission methods are being replaced by Internet Protocols such as FTP, telnet and email, although standards for these media are still emerging. In 2002, the IETF published RFC 3335, offering a standardized, secure method of transferring EDI data via e-mail. As of 2005, an IETF working group, EDIINT, is preparing similar documents for HTTP and FTP transfers. The EDI documents themselves, as well as the traditional EDI service providers (value-added networks), remain.

EDI documents contain the same data that would normally be found in a paper document used for the same organisational function. For example an EDI 940 ship-from-warehouse order is used by a manufacturer to tell a warehouse to ship product to a retailer. It typically has a ship to address, bill to address, a list of product numbers (usually a UPC code) and quantities. It may have other information if the parties agree to include it. However, EDI is not confined to just business data related to trade but encompasses all fields such as medicine (patient records, laboratory results..), transport (container and modal information...), engineering and construction, etc.

There are three major sets of EDI standards. UN/EDIFACT is the only international standard (in fact, a United Nations recommendation) and is predominant in all areas outside of North America. ANSI ASC X12 (X12) and the Uniform Communication Standard (UCS) are popular in North America and are very similar to each other.

These standards prescribe the formats, character sets, and data elements used in the exchange of documents and forms, such as purchase orders (called "ORDERS" in UN/EDIFACT and an "850" in X12) and invoices.

The standard says which pieces of information are mandatory for a particular document, which pieces are optional and give the rules for the structure of the document. The standards are like building codes. Just as two kitchens can be built "to code" but look completely different, two EDI documents can follow the same standard and contain different sets of information. For example a food company may indicate a particular product expiration date while a clothing manufacturer would choose to send color and size information.

Organizations that send or receive documents from each other are referred to as "trading partners" in EDI terminology. The trading partners agree on the specific information to be transmitted and how it should be used. This is done in human readable specifications (also called specs or spec sheets). While the standards are analogous to building codes the specifications are analogous to blue prints. (The specification may also be called a mapping but the term mapping is typically reserved for specific machine readable instructions given to the translation software.) Larger companies have existing specification sheets and are usually unwilling to negotiate. Often in a large company these sheets will be written to be used by different branches or divisions and therefore will contain information not needed for a particular exchange. (Deviations from and clarification to the specification sheets should always be obtained in writing. Global

service providers, such as GXS, provide global EDI networks that simplify the connection, translation and management of EDI messages between trading partners.

## Interpreting Data

Often missing from the specifications are real world descriptions of how the data should be interpreted. This is particularly important when specifying quantity. For example, suppose candy is packaged in a large box that contains 5 display boxes and each display box contains 24 boxes of candy packaged for the consumer. If an EDI document says to ship 10 boxes of candy it may not be clear whether to ship 10 consumer packaged boxes, 240 consumer packaged boxes or 1200 consumer packaged boxes. It is not enough for two parties to agree to use a particular qualifiers indicating case, pack, box or each; they must also agree on what that particular qualifier means.

*EDI translation software* provides the interface between the internal system and the common standards. For an "inbound" document it typically takes the variable length fields of the EDI document, translates the individual pieces of data and then creates a file of fixed length fields. For an "outbound" document the translation software queries the internal system, as in the case of an SQL database, or it translates a fixed width file exported by the internal software. Translation software may also utilize other methods or file formats. The mechanism of translation is not part of the standard.

(In EDI terminology "inbound" and "outbound" refer to the direction of transmission of an EDI document in relation to a particular system, not the direction of merchandise, money or other things represented by the document. For example, an EDI document that tells a warehouse to perform an outbound shipment is an inbound document in relation to the warehouse computer system. It is an outbound document in relation to the manufacturer or dealer that transmitted the document.).

## Electronic funds transfer

Electronic Funds Transfer represents the way your business can receive direct deposit of all payments to your company bank account and means that your money will be confirmed in your bank account quicker than if you have to wait for the mail, deposit your check, and wait for the funds to become available.

## Automated Clearing House

The **Automated Clearing House (ACH)** is a nationwide electronic banking network that processes large volumes of both credit and debit transactions which are originated in batches. Rules and regulations governing the ACH network are established by the National Automated Clearing House Association (NACHA) and the Federal Reserve (Fed).

ACH credit transfers include direct deposit payroll payments and payments to contractors and vendors. ACH debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills.

Debit transfers also include new applications such as the Point-of-Purchase (POP) check conversion pilot program sponsored by NACHA. FedACH is the Federal Reserve's centralized application software used to process ACH transactions. Both the government and the commercial sectors use ACH payments.

The Federal Reserve Banks are collectively the nation's largest automated clearinghouse operator and in 2000 processed more than 80 percent of commercial interbank ACH transactions. Private-sector ACH operators (PSOs) process the remaining transactions and typically provide services, including processing and settling ACH transactions, similar to those offered by the Reserve Banks. PSOs and the Reserve Banks rely on each other for the processing of some transactions in which either the Originating Depository Financial Institution (ODFI) or Receiving Depository Financial Institution (RDFI) is not their customer. These interoperator transactions are settled by the Reserve Banks.

In 2002 the system processed more than 8.94 billion ACH entries which amounted more than \$24.4 trillion.

## Uses of the ACH Payment System

- Direct Deposit of payroll, Social security and other government benefits, and tax refunds
- Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums
- Business-to-business payments
- E-checks
- E-commerce payments
- Federal, state and local tax payments

## ACH process

It is important to note that in accordance to the rules and regulation of ACH, no financial institution may simply issue an ACH transaction (whether it be debit or credit) towards an account without prior authorization from the account holder (known as the *Receiver* in ACH terminology).

An ACH entry starts with a *Receiver* authorizing an *Originator* to issue ACH debit or credit to an account. An *Originator* can be a person, the gas company, your local cable company, or your employer. Depending on the ACH transaction, the *Originator* must receive written (ARC, POP, PPD), verbal (TEL), or electronic (WEB) authorization from the *Receiver*.

Once authorization is acquired, the *Originator* then creates an ACH entry to be given to an *Originating Depository Financial Institution (ODFI)*, who can be any financial institution who does ACH origination. This ACH entry is then sent to an *ACH Operator* (usually the FED) and is passed on to the *Receiving Depository Financial Institution (RDFI)*, where the *Receiver's* account is issued either a credit or debit depending on the ACH transaction.

The RDFI however may reject the ACH transaction and return it to the ODFI with the appropriate reason, such as there was insufficient funds in the account or the account holder said the transaction was unauthorized. An RDFI has a prescribed amount of time to perform returns, ranging from 2 to 60 days from the receipt of the ACH transaction.

ODFI's receiving a return of their ACH entry may re-present the ACH entry one more time for settlement. Again, the RDFI may reject the transaction. After which, the ODFI may no longer represent the transaction via ACH.

## Standard entry class code

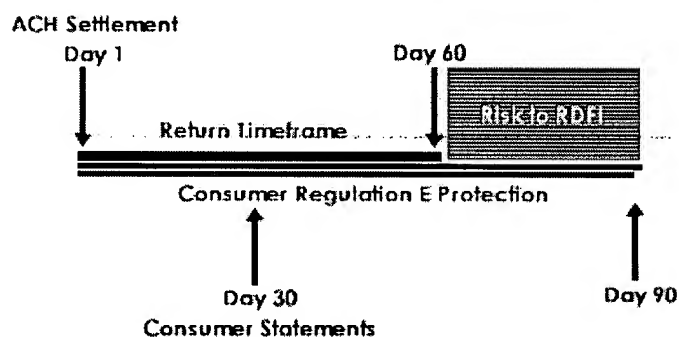
The Standard Entry Class (SEC) code is a three letter code that identifies the nature of the ACH entry. Here are some common SEC codes:

- ARC** *Accounts Receivable Entries.* Checks received by a merchant through mail or drop box and are presented as an ACH entry.
- CCD** *Corporate Cash Disbursement.*
- DNE** *Death Notification Entry.* Issued by the Federal Government.
- POP** *Point-of-Purchase.* A check presented in-person to a merchant for purchase is presented as an ACH entry instead of a physical check.
- PPD** *Prearranged Payment and Deposits.* Used to credit an account. Popularly used for payroll direct deposits.
- RCK** *Represented Check Entries.* A physical check that was presented and was returned because of insufficient fund may be represented as an ACH entry.
- TEL** *Telephone Initiated-Entry.* Verbal authorization by telephone to issue an ACH entry such as checks by phone.
- WEB** *Web Initiated-Entry.* Electronic authorization through the Internet to create an ACH entry such as PayPal.
- XCK** *Destroyed Check Entry.* A physical check that was destroyed because of a disaster can be presented as an ACH entry.

## Some issues with ACH

ACH has been around for sometime now, but people are just getting used to them. Especially with the ARC, POP, and RCK, where the original instrument was a physical check. One issue is when the account holder issues a stop payment on a physical check not knowing that the check was presented as an ACH entry.

A timeframe issue can cause potential loss towards an RDFI due to irregular timeframes provided for the return of ACH entries that are subject to Regulation E. An example is a POP and ARC entry, where an RDFI has only 60 days from the date of settlement to return an unauthorized debit, and the consumer has 60 days upon notification to dispute a transaction in his statement under Regulation E. With these timeframes, it is possible for the 60-day period for ACH return expires even before the consumer's 60-day protection under Regulation E expires.



Another issue deals with compliance where the merchant had an ODFI issues an ARC or POP entry (for check presentment) and fails to comply with the handling of the physical check and presents the physical check for payment as well. This ends up with a double debit against a consumer account.

Set	Items	Description
S1	60	AU=(JOHNSTON, E? OR JOHNSTON E?)
S2	1	S1 AND IC=(G06F-017/60 OR G06Q-40/00)
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200602		
(c) 2006 Thomson Derwent		
File 344:Chinese Patents Abs Jan 1985-2006/Jan		
(c) 2006 European Patent Office		
File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)		
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File 348:EUROPEAN PATENTS 1978-2005/Dec W04		
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File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222		
(c) 2005 WIPO/Univentio		



2/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014384567 \*\*Image available\*\*

WPI Acc No: 2002-205270/200226

XRPX Acc No: N02-156250

**Automated bill payment apparatus for credit card based commercial transaction using Internet, receives debtor's approval during deduction of indicated due amount from bank account, and forwards credited details to creditor terminal**

Patent Assignee: JOHNSTON E F (JOHN-I)

Inventor: **JOHNSTON E F**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020016767	A1	20020207	US 2000181748	P	20000211	200226 B
			US 2001777473	A	20010206	

Priority Applications (No Type Date): US 2000181748 P 20000211; US 2001777473 A 20010206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020016767	A1	17	G06F-017/60	Provisional application	US 2000181748

Abstract (Basic): US 20020016767 A1

NOVELTY - The transaction data is received from creditor's terminal based on which the amount due data is displayed in a debtor's terminal. The collection of due amount is initiated using bank e-mail address of purchaser, when debtor's approval is received. The amount is debited from the bank account, based on the address and the credited details is forwarded to the creditor's terminal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer program product for automatic bill payment

USE - For payment management of business enterprises, real estate business in credit-card based commercial transactions performed using Internet, telephone, facsimile during tax filing.

ADVANTAGE - Eliminates need for writing checks and mailing bills to creditor, due to fully automated process. Ensures effective confirmation of transactions at each stage due to display at each terminal.

DESCRIPTION OF DRAWING(S) - The figure shows a partial block diagram with display screen in automated bill payment apparatus.  
pp; 17 DwgNo 9/10

Title Terms: AUTOMATIC; BILL; PAY; APPARATUS; CREDIT; CARD; BASED; COMMERCIAL; TRANSACTION; RECEIVE; APPROVE; DEDUCT; INDICATE; AMOUNT; BANK; ACCOUNT; FORWARD; CREDIT; DETAIL; TERMINAL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

Set	Items	Description
S1	60	AU=(JOHNSTON, E? OR JOHNSTON E?)
S2	1	S1 AND IC=(G06F-017/60 OR G06Q-40/00)
S3	2	S1 AND IC=G06F? OR G06Q?
S4	1	S3 NOT S2

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200602  
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File 344:Chinese Patents Abs Jan 1985-2006/Jan  
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File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)  
(c) 2005 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2005/Dec W04  
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222  
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4/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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008434962 \*\*Image available\*\*  
WPI Acc No: 1990-321962/199043  
XRPX Acc No: N90-246647

**Technique for calibrating log amplifiers - has sample and hold circuit in feedback path periodically sampling error and feeding this back to input summing node**

Patent Assignee: EASTMAN KODAK CO (EAST )  
Inventor: **JOHNSTON E A** ; POE R  
Number of Countries: 005 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 393404	A	19901024	EP 90106035	A	19900329	199043 B
JP 3048509	A	19910301	JP 9084745	A	19900330	199115
US 5065351	A	19911112	US 89331261	A	19890330	199148

Priority Applications (No Type Date): US 89331261 A 19890330  
Cited Patents: 1.Jnl.Ref; A3...9110; EP 118178; EP 65339; JP 55099031;  
NoSR.Pub; US 4704584

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 393404	A				

Designated States (Regional): DE FR GB

Abstract (Basic): EP 393404 A

A technique for stabilization and calibration of precise electronic components such as amplifiers has a sample and hold circuit placed in the feedback loop of the component.

The input is periodically coupled to a reference voltage while the sample and hold is set to sample. Any offset error at the output is then fed back to the summing node and automatically cancels the error. This sequence is repeated at convenient times to keep the sample and hold properly charged to compensate for changes in operating conditions over time.

USE/ADVANTAGE - E.g. in bar code scanner. calibrationr is more reliable than prior techniques. (11pp Dwg.No.1/3)

Title Terms: TECHNIQUE; CALIBRATE; LOG; AMPLIFY; SAMPLE; HOLD; CIRCUIT; FEEDBACK; PATH; PERIOD; SAMPLE; ERROR; FEED; BACK; INPUT; SUM; NODE  
Derwent Class: T04; U24

International Patent Class (Additional): G01D-018/00; **G06F-003/05** ;  
**G06F-015/20** ; H03F-001/30; H03F-003/34; H03G-011/08; H03M-001/10  
File Segment: EPI

Set	Items	Description
S1	332	AU=(JOHNSTON, E? OR JOHNSTON E?)
S2	0	S1 AND ((ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE OR ON()LINE) (1W) (PAYMENT? OR PAYING OR SETTLE OR SETTL- ING OR SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REMIT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR - EFT)

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File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2006/Jan 14  
(c) 2006 Financial Times Ltd

File 613:PR Newswire 1999-2006/Jan 13  
(c) 2006 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2006/Jan 12  
(c) 2006 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2006/Jan 12  
(c) 2006 McGraw-Hill Co. Inc

File 9:Business & Industry(R) Jul/1994-2006/Jan 13  
(c) 2006 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2006/Jan 13  
(c) 2006 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2006/Jan 13  
(c) 2006 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2006/Jan 12  
(c) 2006 The Gale Group

File 16:Gale Group PROMT(R) 1990-2006/Jan 13  
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File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2006/Jan 13  
(c) 2006 The Gale Group

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File 268:Banking Info Source 1981-2006/Jan W1

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File 626:Bond Buyer Full Text 1981-2006/Jan 13  
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File 267:Finance & Banking Newsletters 2006/Jan 09  
(c) 2006 Dialog  
File 608:KR/T Bus.News. 1992-2006/Jan 13  
(c)2006 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	12518	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	45714	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	26038	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	115537	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1795648	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	61334	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	1047286	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	9	S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9	7	S8 AND IC=(G06F-017/60 OR G06Q-40/00)

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200602  
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File 344:Chinese Patents Abs Jan 1985-2006/Jan  
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File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)  
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9/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014384567 \*\*Image available\*\*

WPI Acc No: 2002-205270/200226

XRPX Acc No: N02-156250

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Patent Assignee: JOHNSTON E F (JOHN-I)

Inventor: JOHNSTON E F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020016767	A1	20020207	US 2000181748	P	20000211	200226 B
			US 2001777473	A	20010206	

Priority Applications (No Type Date): US 2000181748 P 20000211; US 2001777473 A 20010206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020016767 A1 17 G06F-017/60 Provisional application US 2000181748

Abstract (Basic): US 20020016767 A1

NOVELTY - The transaction data is received from **creditor's** terminal based on which the **amount due** data is displayed in a **debtor's** terminal. The collection of **due amount** is initiated using **bank e-mail address of purchaser**, when **debtor's approval** is received. The amount is **debited** from the **bank** account, based on the address and the **credited** details is forwarded to the **creditor's** terminal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer program product for automatic **bill** payment

USE - For payment management of business enterprises, real estate business in **credit** -card based commercial transactions performed using Internet, telephone, facsimile during tax filing.

ADVANTAGE - Eliminates need for writing checks and mailing **bills** to **creditor**, due to fully automated process. Ensures effective **confirmation** of transactions at each stage due to display at each terminal.

DESCRIPTION OF DRAWING(S) - The figure shows a partial block diagram with display screen in automated **bill** payment apparatus.  
pp; 17 DwgNo 9/10

Title Terms: AUTOMATIC; **BILL**; PAY; APPARATUS; **CREDIT**; CARD; BASED; COMMERCIAL; TRANSACTION; RECEIVE; **APPROVE**; **DEDUCT**; INDICATE; AMOUNT; **BANK**; ACCOUNT; FORWARD; **CREDIT**; DETAIL; TERMINAL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

9/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013815382 \*\*Image available\*\*

WPI Acc No: 2001-299594/200131

XRPX Acc No: N01-214903

**Item purchasing method using anonymous source for payment in financial**

**transaction system, involves allowing vendor to deduct amount less than or equal to amount in account, using account identification data**

Patent Assignee: SPENDCASH.COM INC (SPEN-N)

Inventor: REDDY B I; RICHELSON E J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067178	A2	20001109	WO 2000US11854	A	20000503	200131 B
AU 200046902	A	20001117	AU 200046902	A	20000503	200131

Priority Applications (No Type Date): US 99132385 P 19990504

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067178 A2 E 44 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046902 A G06F-017/60 Based on patent WO 200067178

Abstract (Basic): WO 200067178 A2

NOVELTY - An account identification data is provided to on-line **debit** account having a predetermined amount of money. A **vendor** (14) is **allowed** to **deduct** an amount less than or equal to the amount in the account, using the identification data.

DETAILED DESCRIPTION - The account is issued by opening the account using the identification on broker server which does not contain any information associated with the user. A request including amount of funds to be included in the account is received from a user. The reception of funds are verified and the account identification data is provided to the user, when the funds have been received. INDEPENDENT CLAIMS are also included for the following:

- (a) item selling method;
- (b) anonymous account issuing method for user and **consumer** ;
- (c) transaction processing method between **consumer** and **vendor** ;
- (d) transaction processing system between **consumer** and **vendor** ;
- (e) item purchasing system;
- (f) data processing system

USE - For anonymously purchasing goods or services on internet, in financial transaction system such as **banks** using on-line sending business models such as cybercash, digicash, E-cash, netbill, millicent, first virtual moldings, E-change and using **credit** cards and **bank** issued **debit** cards.

ADVANTAGE - Provides **consumers** the ability to spend on-line easily, safely, anonymously, in small or large increments with no personal attachment to internet service providers, **billing** , **credit** card or banking institutions. Creates opportunity for **consumers** to purchase goods or services over the internet anonymously, without need for special software, special hardware, **credit** cards, **bank** accounts, home telephone, **e - mail** address, personal **bills** or **billing** address. Enables large number of existing and potential Internet **consumers** without requiring any changes to their current PC set-up or changes to the way in which **consumers** customarily behave and conduct business transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of brokered anonymous internet payment system.

**Vendor** (14)

pp; 44 DwgNo 1A/12



Title Terms: ITEM; PURCHASE; METHOD; SOURCE; PAY; FINANCIAL; TRANSACTION;  
 SYSTEM; **ALLOW** ; VENDING; **DEDUCT** ; AMOUNT; LESS; EQUAL; AMOUNT; ACCOUNT;  
 ACCOUNT; IDENTIFY; DATA  
 Derwent Class: T01; T05  
 International Patent Class (Main): **G06F-017/60**  
 File Segment: EPI

9/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012591358 \*\*Image available\*\*

WPI Acc No: 1999-397464/199934

Related WPI Acc No: 2000-208122; 2001-330310

XRPX Acc No: N99-297298

Purchaser to merchant financial transaction method for e.g. Internet commerce

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: SLATER A

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2333878	A	19990804	GB 991782	A	19990128	199934 B
US 6098053	A	20000801	US 9872878	P	19980128	200039
			US 9897501	P	19980821	
			US 99237739	A	19990126	
GB 2333878	B	20020313	GB 991782	A	19990128	200226

Priority Applications (No Type Date): US 9897501 P 19980821; US 9872878 P 19980128; US 99237739 A 19990126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2333878	A		62	G07F-007/10	
US 6098053	A			G06F-017/60	Provisional application US 9872878
					Provisional application US 9897501
GB 2333878	B			G07F-007/10	

Abstract (Basic): GB 2333878 A

NOVELTY - The on-line ATM/POS transaction is performed over a public access network, e.g. the internet, where the transaction instruction comprises **purchaser** card information, security information and transaction amounts verified by **merchant** identification signatures before **financial institution** verification. The transaction details are encrypted according to recognized standards and are associated with the checking or savings accounts in the **purchaser**'s **bank**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for a **purchaser** to perform a financial transaction.

USE - For electronic transactions involving checking or savings accounts, such as electronic **bill** payment, money **transfer**, and business-to-business payments using the WWW, **e-mail** and other Internet protocols.

ADVANTAGE - The method **permits** any **consumer** with a valid ATM card issued by any **financial institution** to utilize their checking or savings account from a personal computer in an on-line ATM/POS transaction over the Internet. The method can be used with existing ATM facilities so only limited hardware or software is required to utilize the facility, and a user may perform these transactions instructions regardless of whether their **financial institution** has the

capability to offer the service. Transactions may also commence without prior account relationships between the **purchaser**, **merchant** and **financial institution**.

DESCRIPTION OF DRAWING(S) - The drawing shows a labeled schematic of the transaction method.

pp; 62 DwgNo 1/4

Title Terms: PURCHASE; **MERCHANT**; FINANCIAL; TRANSACTION; METHOD

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**; G07F-007/10

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

9/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012530742 \*\*Image available\*\*

WPI Acc No: 1999-336848/199928

SRPX Acc No: N99-252405

#### User interface for personal online banking system

Patent Assignee: INTUIT INC (INTU-N)

Inventor: ALTEKRUSE C A; BHATT P; SCHRADER J A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5903881	A	19990511	US 97869580	A	19970605	199928 B

Priority Applications (No Type Date): US 97869580 A 19970605

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5903881 A 27 G06F-017/60

Abstract (Basic): US 5903881 A

NOVELTY - The processor operates in conformation with the received transaction instruction information (169) from a **financial institution** and updates first and second account balance of a user selected account in response to new uncleared transaction displayed in a mini-checkbook (181) and displays the updated account balance concurrently as an online **statement** (150) in the display.

DETAILED DESCRIPTION - The display of the user interface (140) is separated into three display areas and the first display area the outbox (167) contains the list of transaction instruction selected for the user account. The transaction instruction for the selected account number is **transferred** to the processor and is removed from the first display area and is displayed together with the uncleared transaction list (180) in a second display area which is the mini-checkbook.

The cleaning of the uncleared transaction of the selected account number by the **financial institution** after a data (174) of last cleared transaction is received and is then removed from the second display area and is displayed in the cleared transaction list concurrently in a third display area which is fitted online **statement**.

INDEPENDENT CLAIMS are also included for the following:

(a) computer implementation method for integrating multiple diverse transaction into a single account of a user held by a **financial institution**;

(b) computer readable memory having computer program executable by a processor for producing a user interface of an online banding system.

USE - For integrating key banking tasks and information

requirements to perform variety of useful transactions in a **bank** , a clearing house, an electronic transaction institution, **vendors** , **merchants** , **billing** agencies, brokerages, insurance companies etc.

ADVANTAGE - The integration and simultaneous presentation of three different types of transactions and two account balances in a single user interface presents a complete view of both **financial institution** data and **customer** data in one screen. The integrated user interface increases ease of use and reduces both the time taken to perform account management and **bill** payment. The transactor type interface provides efficient and quick accessing of **bill** payments and avoids over drafts without having to navigate to multiple user interfaces or engage in multiple time consuming tasks. By including mini-checkbook with the online **statement** , limitations in existing **bank** centric software products such as the inability to store uncleared transactions entered by the user or to integrate uncleared transaction with the cleared transaction to provide a running balance is overcome. Enhances the integration of account information by providing two distinct account balances for the user. Provides user with a complete view of the user selected account and **allows** for integration of account management, **bill** payment, checkbook transactions and balance determination all through a single user display and thereby facilitates the user to see the status of all his/her banking activities with a single glance. The user interface of online banking system supports **E - mail** based messaging from users to their **financial institution** or others.

DESCRIPTION OF DRAWING(S) - The figure is an illustration of user interface for online banking systems.

User interface (140)

Online **statement** (150)

Outbox (167)

Transaction instruction information (169)

Uncleared transaction list (180)

Mini-checkbook (181)

pp; 27 DwgNo 7/17

Title Terms: USER; INTERFACE; PERSON; **BANK** ; SYSTEM

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00

File Segment: EPI

**9/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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010284648 \*\*Image available\*\*

WPI Acc No: 1995-185907/199524

Related WPI Acc No: 1997-179511; 1999-404059

XRPX Acc No: N95-145555

**Electronic bill payment system - uses bill payment network through which participating customers pay bills to universally identified billers using agreed set of protocols**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)

Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L

Number of Countries: 061 Number of Patents: 017

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524 B
AU 9480984	A	19950523	AU 9480984	A	19941018	199535
US 5465206	A	19951107	US 93146515	A	19931101	199550

NO 9601707	A	19960625	WO 94US11890	A	19941018	199636
			NO 961707	A	19960429	
EP 727072	A1	19960821	EP 94931408	A	19941018	199638
			WO 94US11890	A	19941018	
BR 9407964	A	19961203	BR 947964	A	19941018	199703
			WO 94US11890	A	19941018	
HU 74351	T	19961230	WO 94US11890	A	19941018	199714
			HU 961130	A	19941018	
NZ 275027	A	19970424	NZ 275027	A	19941018	199723
			WO 94US11890	A	19941018	
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728
			JP 95513242	A	19941018	
AU 686270	B	19980205	AU 9480984	A	19941018	199813
US 5465206	B1	19980421	US 93146515	A	19931101	199823
CA 2175473	C	19990831	CA 2175473	A	19941018	200002
			WO 94US11890	A	19941018	
SG 69116	A1	19991221	SG 967551	A	19941018	200006
US 6032133	A	20000229	US 93146515	A	19931101	200018
			US 95552586	A	19951103	
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114
			KR 96702252	A	19960501	
HU 219257	B	20010328	WO 94US11890	A	19941018	200124
			HU 961130	A	19941018	
US 6408284	B1	20020618	US 93146515	A	19931101	200244
			US 95552586	A	19951103	
			US 99330929	A	19990611	

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103; US 99330929 A 19990611

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

#### Patent Details:

Patent No. Kind Lan Pg. Main IPC Filing Notes

WO 9512859 A1 E 58 G06F-157/00

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ

AU 9480984 A G06F-019/00 Based on patent WO 9512859

US 5465206 A 27 G06F-157/00

NO 9601707 A G06F-017/00

EP 727072 A1 E 58 G06F-017/60 Based on patent WO 9512859

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

BR 9407964 A G06F-157/00 Based on patent WO 9512859

HU 74351 T G06F-019/00 Based on patent WO 9512859

NZ 275027 A G06F-017/60 Based on patent WO 9512859

JP 9504634 W 62 G06F-019/00 Based on patent WO 9512859

AU 686270 B G06F-017/60 Previous Publ. patent AU 9480984

Based on patent WO 9512859

US 5465206 B1 2 G06F-157/00

CA 2175473 C E G06F-017/60 Based on patent WO 9512859

SG 69116 A1 G06F-157/00

US 6032133 A G06F-017/60 Cont of application US 93146515

Cont of patent US 5465206

KR 237935 B1 G06F-017/60

HU 219257 B G06F-019/00

Previous Publ. patent HU 74351

Based on patent WO 9512859

US 6408284 B1 G06F-017/60 Cont of application US 93146515

Cont of application US 95552586

Cont of patent US 5465206  
 Cont of patent US 6032133

Abstract (Basic): WO 9512859 A

The **bill** pay system includes a payment network (102) through which participating **consumers** (12) pay **bills** (30) to participating billers (14) according to preset rules (104). the participating **customers** (12) receive **bills** (3) from participating billers (14) (e.g paper/mail **bills** , **e - mail** notices, implied **bills** for automatic **debits** etc) which indicate an amount, and a unique biller ID number (120).

To **authorise** a remittance, a **consumer** (12) transmits (2) to its participating **bank** (16) a **bill** pay order (122) indicating a payment date, a payment amount, the **consumers** account number with the biller (14), a source of funds (232) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and direct the activities of the participants.

USE/ADVANTAGE - **Allows customer** to direct their **bank** , agent of their **bank** , or non- **bank bill** pay service bureau to pay amounts owed to **merchants** , service providers and other billers who **bill customers** for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC; **BILL** ; PAY; SYSTEM; **BILL** ; PAY; NETWORK; THROUGH ; PARTICIPATING; **CUSTOMER** ; PAY; **BILL** ; UNIVERSAL; IDENTIFY; AGREE; SET  
 Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00; 1G06F-017/60 ; G06F-019/00; G06F-157/00; G06F-157-00

International Patent Class (Additional): G06F-151/00

File Segment: EPI

9/5/6 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07091512 \*\*Image available\*\*

TRANSMISSION DEVICE AND RECEPTION DEVICE OF DEMAND CONTENT, PORTABLE TERMINAL, ELECTRONIC SETTLEMENT SYSTEM, ELECTRONIC SETTLEMENT METHOD, DEMAND CONTENT READER AND DEMAND CONTENT READING METHOD

PUB. NO.: 2001-319168 [JP 2001319168 A]  
 PUBLISHED: November 16, 2001 (20011116)  
 INVENTOR(s): AKAMATSU TERUHIRO  
 APPLICANT(s): MAKE SOFTWARE KK  
 AKAMATSU TERUHIRO  
 APPL. NO.: 2000-377038 [JP 2000377038]  
 Division of 2000-135850 [JP 2000135850]  
 FILED: May 09, 2000 (20000509)  
 INTL CLASS: **G06F-017/60** ; H04M-011/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic settlement system where a person who does not have a card such as **credit** card or a **debit** card can settle selling/buying costs.

SOLUTION: When a sales contract is concluded between a **seller** 300 and a **buyer** 200, the **seller** 300 requests the issuing of an **invoice** from a center 100. The center 100 receives the request and **transmits** an

**electronic invoice** (it includes **invoice** ID and a demand amount) to the portable terminal 250 of the **buyer** 200. The **buyer** 200 **confirms** the demand content displayed on the display of the portable terminal 250 and pays cost in a convenience store 400 or the like. The convenience store, a **financial institution** of and a money collection device 400 issue a receipt to the **buyer** 200 and transmits the ID of the electronic **invoice** and information on a receipt content to the center 100.

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~~9/5/7 (Item 2 from file: 347)~~

DIALOG(R)File 347:JAPIO

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07091511 \*\*Image available\*\*

TRANSMISSION DEVICE AND RECEPTION DEVICE OF DEMAND CONTENT, PORTABLE TERMINAL, ELECTRONIC SETTLEMENT SYSTEM, ELECTRONIC SETTLEMENT METHOD, DEMAND CONTENT READER AND DEMAND CONTENT READING METHOD

PUB. NO.: 2001-319167 [JP 2001319167 A]

PUBLISHED: November 16, 2001 (20011116)

INVENTOR(s): AKAMATSU TERUHIRO

APPLICANT(s): MAKE SOFTWARE KK  
AKAMATSU TERUHIRO

APPL. NO.: 2000-135850 [JP 2000135850]

FILED: May 09, 2000 (20000509)

INTL CLASS: **G06F-017/60** ; G07F-007/08

#### ABSTRACT

**PROBLEM TO BE SOLVED:** To provide an electronic settlement system where a person who does not have a **credit** card or a **debit** card can settle selling/buying costs.

**SOLUTION:** When a sales contract is concluded between a **seller** 300 and a **buyer** 200, the **seller** 300 requests the issuing of an **invoice** from a center 100. The center 100 receives the request and **transmits** an **electronic invoice** (it includes **invoice** ID and a demanded amount) to the portable terminal 250 of the **buyer** 200. The **buyer** 200 **confirms** the demand content displayed on the display of the portable terminal 250 and pays cost in a convenience store 400 or the like. The convenience store, a **financial institution** or a money collection device 400 issue a receipt to the **buyer** 200 and transmits the ID of the electronic **invoice** and information on a receipt content to the center 100.

COPYRIGHT: (C)2001,JPO

Set	Items	Description
S1	33595	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCHANT? ?
S2	52773	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR SENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	80488	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	139225	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR CUSTOMER? ?
S5	1226913	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?-?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	61317	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	810689	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	526	S1(S)S2(S)S3
S9	18332	S4(7N)S5
S10	6561	S6(5N)S7
S11	19	S8(S)S9(S)S10
S12	13	S11 AND IC=(G06F-017/60 OR G06Q-40/00)

File 348:EUROPEAN PATENTS 1978-2005/Dec W04

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File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222

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12/3,K/1 (Item 1 from file: 348)  
 DIALOG(R)File 348:EUROPEAN PATENTS  
 (c) 2005 European Patent Office. All rts. reserv.

01957307

**Trusted infrastructure support systems, methods and techniques for secure electronic commerce and rights management.**

**Vertrauenswürdige Infrastrukturbetreuungssysteme, Verfahren und Techniken zum sicheren elektronischen Handel zur Rechtverwaltung**

**Systemes de support d'infrastructure de confiance, methodes et techniques pour le commerce electronique securise et la gestion de droits**

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434320), 460 Oakmead Parkway, Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)

INVENTOR:

Shear, Victor H., 5203 Battery Lane, Bethesda MD 20814, (US)

Van Wie, David M., 1780 East 25th Avenue, Eugene OR 97403, (US)

Weber, Robert P., 215 Waverly Street nr.4, Menlo Park CA 94025, (US)

LEGAL REPRESENTATIVE:

Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1577816 A2 050921 (Basic)

APPLICATION (CC, No, Date): EP 2005076225 960904;

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 974129 (EP 96932173)

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-019/00

ABSTRACT WORD COUNT: 252

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200538	1074
SPEC A	(English)	200538	66190
Total word count - document A			67264
Total word count - document B			0
Total word count - documents A + B			67264

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION widely dispersed customers and/or a variety of often complex financial services standards and protocols.

\* **Allowing** content **consumers** to pay for information goods and associated services using a variety of different payment vehicles...

...electronic, paper and/or other payment and/or clearing services, including but not limited to **credit** card systems, **bank debit** card systems, smart card systems, electronic data interchange, automatic clearinghouses, digital money, etc.

\* The effecting...

...and controls before specific payment methods are activated.

\* Reducing (e.g., minimizing) the number of **electronic messages** required to support a given set of electronic transactions through, for example, distributed transaction processing...

...s).



- \* Providing periodic reporting of transaction activity for clearinghouse reconciliation and recordation purposes. Performing auditing, **billing**, payment fulfillment and/or other consideration and/or other clearing activities.
- \* Providing event driven reporting...

...currency store(s), the ability to receive communications representing obligations to pay (e.g., electronic **bills**), the ability to fulfill such payments, and the ability to operate as a component banking...

...or asynchronous communication of information related to a current or an plural transactions such as **billing** or other audit information regarding commerce activity including identification, for example, of **purchasers**, **sellers**, and/or distributors, and **authorization** information, budget information, credit provision, currency provision, and/or disbursement information, etc. related to such...

12/3,K/2 (Item 2 from file: 348)  
 DIALOG(R)File 348:EUROPEAN PATENTS  
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01030324

**MOBILE ELECTRONIC COMMERCE SYSTEM**  
**MOBILES ELEKTRONISCHES HANDELSYSTEM**  
**SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**  
 PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)  
 INVENTOR:

TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
 WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):  
 (EP 2004015278)

INTERNATIONAL PATENT CLASS: **G06F-017/60**

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CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346

Total word count - document A 177585

Total word count - document B 0

Total word count - documents A + B 177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION an electronic telephone card that has been purchased can be transferred to another user, a **purchaser** does not always use what he

or she has bought. In particular, a large number...the management information that is stored in the ticket issuing information server 1102 for the **electronic** ticket installation cards that have been issued. In addition, the ticket issuing server 1100 updates...

12/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00499287

**METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES**

**VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR**

**PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL**

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)

EP 504287 A1 931222

EP 504287 B1 990721

WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/10; H04M-017/02

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LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

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CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION and other Federal Reserve Regulation E information through the ATM network using POS formats. This **permits** the **customer** 's bank to print a unified statement listing the billpaying transactions as well as normal **bank** transactions (e.g., deposits, **debits** , and ATM withdrawals).

Thus, once entered into the system a user terminal is linked in...the advertiser (until the user requests disclosure or permits it).

\* A terminal oriented system that **permits** an immediate **customer** response to targeted, displayed advertisements (or messages), whose responses are then transmitted online or in batch mode to the advertisement sponsor.

\* A methodology of debits and **credits** for **transferring** of funds between **banks** using online remote terminals communicated through the

ATM interchange network.

\* A methodology for debit of **bill** payments using online, remote terminals communicated through the ATM interchange network.

\* A methodology for use of an ATM interchange network for **payee** credits on **bills**.

\* A remote terminal oriented system directed at the ATM user population for home, office or other remote location **bill** payment, funds transfer and account review.

\* Deposit oriented financing for a remote terminal based system for **bill** payment, funds transfer and account review; and

\* A cash incentive program for **bills** paid through a remote terminal based system for **bill** payment, funds transfer and account review.

The present invention extends the convenience of popular automated...

12/3,K/4 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00880980 \*\*Image available\*\*

# APPARATUS AND METHOD FOR PERFORMING SECURE NETWORK TRANSACTIONS

## DISPOSITIF ET PROCEDURE PERMETTANT D'EFFECTUER DES TRANSACTIONS SECURISEES SUR LE RESEAU

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200215077 A1 20020221 (WO 0215077)

Application: WO 2000US22373 20000814 (PCT/WO US0022373)

Priority Application: WO 2000US22373 20000814

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 6957

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... up starts when a customer contacts the bank or provider via a voice phone, Internet, **e-mail**, or regular mail. Additional means to set up an account may be available. It is... Upon contacting the bank, the customer supplies information regarding, for example, his name, mailing address, **billing** address (if different from his mailing address), **e-mail** address, and various other personal data required for the bank's purposes. Also at the...

...account numbers to each department or division with separate credit limits and pin numbers. One **billing statement** would then be provided to  
12  
the entity summarizing the purchases made under the sub...

...article each time a purchase is to be made. Once the application is complete, the **bank** performs a **credit** check. If the **customer** is 'O **approved** , the bank server 38 generates a unique version of the operating software 20 (which may...again sent to the download server 46. As with account setup for customers, accounts for **merchants** can be created via @0 communication on the telephone, regular mail, **e-mail** or by other communication means. Once a **merchant** account is established, the **merchant** downloads a serialized copy of the **merchant** transaction software from the download server 46. The **merchant** transaction software incorporates a detection routine, which determines the nature of the **merchant** 's application programming interface ("API"), then installs appropriate code within the **merchant** 's web server  
15  
application. The **merchant** 's web server application does not need to be re-programmed from scratch. Rather, a...

...the system, once the system has been set up. The user first connects to a **merchant** server 30. This connection is established to or through a computer network 28 such as...

...the order, a first part of which - the order packet 56 - is sent to the **merchant** with a second part - the bank packet 58 - sent to the bank 48. Upon receipt...

...the bank packet 58, the bank purchase server 48 begins scanning incoming data for a **merchant** packet 60 corresponding to the bank packet 58. Common data 66 contained in both the **merchant** packet 60 and the bank packet 58 enable the two to be matched by the...

...the pin number 68, as well as the keycode 72 match, and finally that the **merchant** number 76 is valid. If, however, too much time has elapsed between the time the bank packet @0 58 arrives at the bank purchase server 48 and the time the **merchant** packet 60 arrives, a message is displayed that too much time has elapsed, please place...

...unsuccessful, a message is relayed to the electronic apparatus 10 of the user and the **merchant** , indicating that there was a problem with your order;  
16  
please try again or call...

...bank, or similar message. Upon approval, an approval packet 62 is then transmitted to the **merchant** 30. The **merchant** generates a confirmation packet 64, which is transmitted to the user's electronic apparatus 10. At the same time, the **merchant** server 30 sends a command to the **merchant** business server 34 to deliver the goods or services. The business processes 36 within the **merchant** 's organization complete this operation. In a preferred embodiment, simultaneously with the transmission of the approval packet 62 to the **merchant** , a payment 88 is transferred to the **merchant** bank 80 via bank networking 52.  
17

FIG. 4 illustrates one system of transmitting data among the bank purchase server 48, the customer's electronic apparatus 10, and the **merchant** web server 30. The data packets corresponding to the system shown in FIG. 4 are...amount of the purchase,

and a description of the goods and services purchased by the **customer** . The **confirmation** packet 64 may also include the **merchant** 's name as well as the date / time of the purchase and the shipping address used. **Billing** may be accomplished by standard mail, as with traditional credit cards. Alternatively, an on-line **billing** system used in conjunction with the Internet only credit card whereby **billing statements** , instead of being sent by regular mail, are sent by **e - mail** to the customer. This takes advantage of the fact that **e - mail** is free, incurring no mailing charges for the credit card issuer. In addition, **billing** transactions are more rapidly completed as are payment transactions. In fact, using the present invention...

...or to any of the parties involved in the transaction. Once a customer receives an **e - mail bill** , he can merely check a payment method on the **e - mail** , then press a respond key in the **e - mail** to forward payment. The **e - mail bill** may offer the customer a variety of payment methods (e.g., bank draft, or paper...

...is established, the customer may choose a 2 0 preferred method of payment for electronic **billing** .

Having thus described the invention, I claim:

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. An electronic apparatus for providing security of...

...purchasing goods and services via the Internet comprising the steps of a. a customer accessing a **merchant** 's server and selecting desired goods and services and placing an order for same, the order resulting in the transmission of an order packet to the **merchant** and a bank packet to a bank's purchase server; b. upon receipt of the order packet, the **merchant** generating a **merchant** packet and transmitting same so that it is received by the bank's purchase server; C. the bank's purchase server matching the **merchant** packet with the bank packet

using the common information as a key;

d. the bank's purchase server checking for accuracy of both the **merchant** and **bank** packet and determining whether sufficient **credit** remains on **customer** 's account

to **authorize** the transaction;

e. **approving** the transaction if step d is satisfactory, and transmitting an approval packet so that is received by the **merchant** .

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. A setup method for setting up a system to implement the method of purchasing...

...linking the first and second portions into working software on the electronic apparatus.

23

. A **billing** method for **billing** customers for purchases made using the purchasing method of claim 2, the **billing** method comprising the steps of a. upon completion of a transaction or a set of transactions, the bank **sending** an **electronic** communication via the Internet to the customer listing the purchase

made and the total **amount due** ;

b. the customer selecting a method of payment and responding with same in an electronic...

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00849463

**METHOD AND APPARATUS TO MANAGE NETWORK BASED RETURN PROCESSING  
PROCEDE ET DISPOSITIF DE GESTION DU TRAITEMENT DES RETOURS, BASE RESEAU**

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Priority Application: US 2000556045 20000421

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Publication Language: English

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Fulltext Word Count: 6124

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

**Detailed Description**

... Server 202

<' Provide for push / pull of return claim s

Register process returns, create debit

**invoices** /reports 4 Return Processing

**Seller** / Store 312 Provide debit invoicing and return Server 202  
reports for viewing and printing

Authorize...

...202

Short-dated View products available to buy Return Processing

Buyer 308 Receive and send **e - mail** of interest in Server 202

buying to **seller**

Posts products for sale Return Processing

**Seller** / Store 312 + Send **e - mail** from interested **buyer** Server  
202

Send **confirmation** of claim amount

Return Processing

Bank 314 Server 202

Send claim amount and funds transfer...

...return

merchandise Return Processing

Manufacturer 306 Server 202

<' S end a payment

Obtain money for **creditable** return products  
 and merchandise **Bank** 314  
 Manufacturer 306  
 Send a check or electronic funds  
**transfer**  
 Deposit receivers claims budget **Bank** 314  
 Manufacturer 306 4  
 Report on claims disbursed  
 Obtain money for **creditable** ,return products  
 and merchandise **Bank** 314  
**Seller** / Store 312  
 Send a check or electronic funds  
 transfer  
 Although a specific embodiment of the invention has been disclosed,  
 it will be understood by those having skill in the art that changes can be made to this  
 specific embodiment without departing from the spirit...

12/3,K/6 (Item 3 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00807441 \*\*Image available\*\*

# SERVER-BASED BILLING AND PAYMENT SYSTEM

## SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR

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PFLEGER Edmund Paul (agent), Hayes, Soloway, Hennessey, Grossman & Hage,  
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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US32729 20001201 (PCT/WO US0032729)

Priority Application: US 99168940 19991203; US 2000527560 20000316; US  
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Publication Language: English

Filing Language: English

Fulltext Word Count: 12933

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... although other utilities are contemplated herein.

2 Brief Description of Related Art

I I Traditional **bill** presentment and payment solutions between  
 customers (payors) and suppliers (billers) include paper-based **invoice**

presentment and payment. In this scenario, the steps required to send an **invoice** (on the biller's side) and receive, and pay an **invoice** (on the payor's side) relies on a series of paper-based procedures, sometimes across multiple, decentralized parties. For example, typical paper-based **invoice** 1 6 presentment and payment relies on first distributing **invoices** via mail that typically takes 1 7 3-5 days to reach particular payors. In...

...organizations, it is desirable (and 1 8 usually required) to include separation of duties between **invoice** approval and actual 1 9 payment, for audit purposes. Accordingly, **invoices**, once received, may go through several steps before payment is made. Upon receipt by an organization, the **invoice** must 2 1 be approved by a purchasing manager, who determines if the **invoice** is accurate with respect to price, goods received, and/or discount terms. If not, this individual can, and usually will adjust the **invoice** directly, with handwritten adjustments to correct the **invoice**. Otherwise, payment is made to an otherwise unadjusted **invoice**. The **invoice** is then forwarded to the next individual in the accounts payable chain, until ultimately the **invoice** is authorized for payment. Another individual is typically responsible for creating and distributing a check...

...the bank or at the biller's accounts receivable department. From

I distribution of the **invoice** by the biller to cash being posted by the biller's accounts receivable (A/R), the typical time is two weeks or more. Moreover, any adjustments to the **invoice** made by the payor are not reflected in the biller's AIR, and thus, an...

...payment, i.e., company check, or some other pre-arranged payment option. In this conventional **bill** payment methodology, billers are disadvantageously unaware of the reasoning behind a payor's refusal to pay an entire **bill**. Likewise, payors 1 1 are usually unaware of potential discount terms, offers, or other deals not reflected in the **invoice**, and thus, often fail to maximize the relationship between buyer and seller.

To alleviate some of the above-mentioned drawbacks of paper-based **bill** presentment and payment, several electronic solutions have been proposed. In U.S. 1 5 Patent No. 5,699,528 issued to Hogan, a **bill** delivery and payment system is disclosed in 1 6 which users are able to access a server computer on a communications network to obtain **bill** information and pay **bills**. The server computer hosts a website type interface for **bill** 1 8 payors to access via the internet (or, worldwide web) using a personal computer. **Bill** 1 9 information (forwarded from a biller) is provided in a user's mailbox, which is accessed by the interface to penult users to view the **bill** information and instruct the server computer to pay the **invoice**. Once a user has accessed an **invoice**, the user is pennitted to include payment data of the payment type, for example, credit card and/or checking, payment amount, desired payment date, etc. Additionally, this **bill** payment system can provide a grievance process whereby a subscriber may put the entire or a partial **bill** amount in dispute. A similar example can be found in U.S. Patent No. 5...

...to Bednar et al. This patent discloses a system for creating, presenting, paying and reconciling **bills** electronically. The system includes an electronic **bill** presenter which receives **bill** data from billers and forwards this data to one or more **bill** payers. The **bill** payer can view



I the electronic **bill** data, and create an electronic **bill** payment instruction, that is sent to the **bill** presenter. The **bill** presenter forwards the payment instruction data to the appropriate financial institution for payment. This patent...

...288 issued to Chang, et al. which provides a system and method for automated electronic **bill** processing by integrating a community of payors, **payees**, payor banks and **payee** banks interconnected by a computer network. In this system, a payor bank receives electronic **bills** specifying payment requests from one or more payors having an account at the payor bank...

...the payor's account and then generates an electronic check that is transmitted to the **payee**. The **payee** receives an electronic check envelope that contains a number of electronic checks that are encrypted and digitally signed by the payor bank. The **payee** generates an electronic deposit including one or 1-5 more endorsed electronic checks and a deposit slip. The electronic deposit is encrypted and digitally signed by the **payee**, and is transmitted to a **payee** bank. The **payee bank** authenticates the endorsed check and **credits** the **payee**'s account accordingly. 18 Still another example is found in U.S. Patent No. 5,963,925, issued to Kolling, et al., which provides an electronic **statement** presentment system. The system includes a central switch computer which coordinates templates storage, validation, routing ...

...creates a template of static biller information to serve as a basis for the electronic **statement**. The template is stored in a template library at the switch. The switch validates the template by sending it to a template validation work station where batches of customer **statement** data are sent from a biller's invoicing system along with a template identifier. The switch receives all the electronic **statements** from a particular biller during a giving **billing** cycle and then distributes those **statements** to an appropriate consumer financial institution for later delivery to the customers. Other examples can...

...mentioned references are largely directed to systems and methods for personal and/or small business **bill** payment, and are thus inappropriate for the needs of business-to-business communities, which require complex rules and rely on established relationships for **bill** presentment and payment transactions. These systems do not provide built-in relationships between billers and payors, which can be utilized to permit complex **bill** presentment and payment between suppliers and customers. Moreover, in the aforementioned electronic **bill** presentment and payment systems, feedback to a particular biller regarding an adjudicated **invoice** is not provided. Thus, accounts receivable (A/R) cannot be fully automated, since, if an **invoice** has been adjudicated by a payor, the incoming paid amount will differ from the outgoing billed I I amount, or, the payor simply places the **invoice** in dispute and pays an unseen adjusted amount. Moreover, since **invoice** adjudication is not controlled by the biller, the biller cannot be kept apprised of an adjudicated **invoice**, and must disadvantageously rely on assumptions that may not truly reflect the reasoning behind a payor's adjudication of an **invoice**. Additionally, on the payor's side of the transaction, these systems do not provide separation of duties, nor do these systems provide access control logic to **invoice** data, payment authorization, and payment options, to individuals within the payor's organization. Also...

...biller (or the biller's bank). Thus, there exists a need to provide an electronic **billing** and payment system which serves the needs of business relationships by providing on-line **bill** presentment, **bill**

review, authorization and payment origination processing. Additionally, there is a need to provide an electronic **billing** and payment system wherein an integrated platform manages related billers and payors in a manner...

...relationships, minimize delay, and permit billers to provide for and control numerous payment options and **invoice** dispute options, while allowing payors to manage and control payment types and **invoice** settlement dates. There further exists a need for payors to review and modify outstanding **invoices** and authorize funds transfer through a single platform, which also

4

I includes access control...

...certain individuals within a business setting. There also exists a need to provide an electronic **billing** and payment system that provides integrated payables and receivables management. Additionally, a need exists to permit biller's to define **invoice** adjudication rules and procedures so that payor's can take full advantage of adjustments on a given **invoice**, and billers can be fully apprised of **invoice** adjustments, so that billers' accounts receivables are kept up to date regarding any changes in a particular **invoice**.

#### SUMMARY OF THE INVENTION

Accordingly, it is an overall object of the present invention to provide an integrated platform for electronic **bill** presentment and payment and to establish a community of billers and payors so that trusted partners can automate the process of **bill** presentment, **invoice** adjudication, and payment authorization. It is another object of the present invention to provide an integrated electronic **bill** presentment and payment system and methodology which includes built-in relationships 1 5 defined between...

...suppliers) and payors (e.g., customers) so that trusted 1 6 partners can engage in **bill** presentment and payment through a unified network 1 7 transaction interface. 1 8 It is yet another object of the present invention to provide an integrated electronic **bill** presentment and payment system and methodology in which billers define dispute rules and adjudication options...

...payor basis, so that payors can 2 1 take advantage of disputes and adjustment to **invoices**, and billers can keep apprised of any and all adjustments made to an **invoice**, and so that discounts and terms can be maximized between suppliers and customers. It is still another object of the present invention to provide an integrated electronic **bill** presentment and payment system and methodology which permits billers and payors to define robust payment...

...transactions. It is yet another object of the present invention to provide an integrated electronic **bill** presentment and payment system and methodology in which payors can define access

5

I rights...

...trail purposes. A further object of the present invention is to provide an integrated electronic **bill** presentment and payment system and methodology in which payors are given a plurality of **invoice** payment options, and payors are given control over **invoice** settlement dates. Another object of the present invention is to provide a plurality of input and payors. Thus, payors can specify a format for inputting **invoice** data into the server system and specify an output format for remittance data. Likewise, payors can specify an output format for

**invoice** data. The output data format can be specified by the billers A/R package and...

- ...secure, internet-based, interactive system for complex businessto-business transactions that permits companies to present **billing** information and accept payment over an internet server (e.g., extranet), all in electronic form. Through the 1 5 integrated system, a biller can present an electronic **invoice** to a payor, using a password1 6 protected mailbox dedicated to a payor. On the...
- ...invention 1 7 provides a system to pennit payors to review and/or modify outstanding **invoices** and 1 8 authorize ftinds transfer directly on-line, within a single, integrated platform. Thus, unlike prior art **bill** presentment and payment systems, the present invention permits payors to dispute an electronic **invoice** directly online. On the biller's side, the present 2 1 invention provides a system...
- ...on a global-and/or payor-by-payor-basis,-to-allow payors to adjust an **invoice** to reflect discounts, price terms and/or quantity of goods received, so that payor's can maximize available discounts and/or price adjustments and billers are kept apprised of **invoice** disputes and reasons therefore. In one aspect, the present invention provides a server based **bill** presentment and payment system, comprising a biller and payor in communication with a network server...
- ...profile, a payor profile, dispute rules and access control. The server is operable to receive **invoice** data  
6  
I from the biller, translate the **invoice** data into a selected format, and store the **invoice** data on the database. The server is further operable to permit the payor to at least adjudicate the **invoice** data based on the dispute rules. In another aspect, the present invention provides a server-based **bill** payment and presentment system, comprising a network transaction server having an interface and a database...
- ...and said payor profile based on a biller/payor relationship therebetween. The network interface receiving **invoice** data from said biller-and-pen-nitting-said-payor-to-adjudicate-said-**invoice** and authorize payment. I I In another aspect, the present invention provides a server-based **bill** payment and presentment system, comprising a network transaction server having an interface and a database...
- ...thereby establishing a trading community of billers and payors. The network interface 1 8 receiving **invoice** data from said biller and permitting said payor to adjudicate said **invoice** and authorize payment. In another aspect, the present invention provides a server based **bill** presentment 2 1 and payment system, comprising a biller and payor in communication with a...
- ...profile, a payor profile, dispute rules and access control. The server is operable to receive **invoice** data from said biller, translate said **invoice** data into a selected format, and store said **invoice** data on said database. The server is further operable to permit said payor to at least adjudicate said **invoice** data based on said dispute rules, and to provide a payment instruction for the settlement of said **invoice** . In another aspect, the present invention provides a server based **bill** presentment and payment system, comprising a biller and payor in communication-with-a-network  
7...

...to establish a trading community of billers and payors. The server is operable to receive **invoice** data from said biller, translate said **invoice** data into a selected format, and store said **invoice** data on said database; and further operable to permit said payor to at least adjudicate said **invoice** data based on said dispute rules, and to provide a payment instruction for the settlement of said **invoice**. In another aspect, the present invention provides a method for business-tobusiness **bill** payment and presentment, said method comprising the steps of.- creating a plurality data modules comprising...

...data modules to one another to establish a trading community of billers and payors; receiving **invoice** data from said biller, and translating said **invoice** data into a selected format, and storing said **invoice** data on a database; linking said **invoice** data to said data modules; and permitting a payor access to said **invoice** data to at least adjudicate said **invoice** data based on said dispute rules. Other features and advantages of the present invention will...

#### ...BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a block diagram representation of the electronic **bill** presentment and

payment system of the present invention;

Figure 2 is a more detailed block diagram representation of the **bill** presentment and payment system of Figure 1 with a focus on **bill** presentment and **invoice** settlement; Figure 3 is a more detailed block diagram representation of the **bill** presentment

and payment ...of exemplary functionality of the biller's toolkit and the payor's toolkit of the **bill** presentment and payment system of Figure 1;

I Figures 5A-5G are exemplary screen shots of the preferred functionality of the network interface with the **bill** presentment and payment system of Figure 1; Figures 6A-6E are flowcharts depicting exemplary processes for the creation of the biller/payor database **bill** presentment and payment system of the present invention; Figure 7 is a flowchart depicting an exemplary **invoice** presentment process of the

**bill** presentment and payment system of the present invention; and Figures 8A-8E are flowcharts depicting of the **invoice** review, **invoice** adjudication, **invoice** payment initiation, and **invoice** payment authorization processes of the **bill** presentment and payment system of the present invention. It will be appreciated by those skilled...

...made to Figure 1, the structure and operation of one exemplary embodiment 10 of the **bill** presentment and payment system of the present

9  
I invention will be described. System 10...

...and billers 16. As a broad overview, system 10 pen-nits billers 16 to present **invoices**, in electronic form, to payors 14. Server system 12 pen-nits payors 14 to access **invoice** data, adjudicate the **invoice** (if necessary), and pay the **invoice**, all from within the transaction server environment. Biller and payor each comprise an associated computer...

...and database system. One advantage of the present invention over aforementioned systems designed for individual **bill** payment is the built-in relationships between billers and payors, thus **permitting** suppliers and **customers** to effectuate complex transactions and **bill** payment options all from within the server environment, without having to resort to external and/or paper

- method to effectuate **invoice** distribution (presentment) and accounts receivables/payables management. Thus, it should be understood at the outset that payors 14 and billers 16 each subscribe to the electronic **bill** presentment and payment system IO 1 0 of the present invention. To do so, billers...
- ...relates billers and payors within the database 20 1 2 (described below) to establish a **bill** payment and presentment system. Additionally, the 1 3 present invention can be adapted to provide...
- ...form of a payment instruction) and to both the biller and payor reflective of the **invoice**, 1 5 adjudication (if applicable) and payment, for integration directly into general ledger (GL) ...billers and payors and rules associated with 1 9 the billers and payors to permit **invoice** presentment, **invoice** review, **invoice** adjudication and **invoice** payment transactions to occur from within the transaction server 2 1 environment. To prevent unauthorized...
- ...or output data to billers and/or payors. In the preferred embodiment, the interface 20 **permits** billers and **payors** to subscribe to the system by providing all of the preferred data (set out below...
- ...can subscribe to the system using conventional mail procedures and/or other procedures, for example, **email** communication, etc. Typically, the administrator 22 is part of the biller organization, since it is...
- ...rules data module 32 is generally the mechanism by which a payor can adjudicate an **invoice** according to rules established a priori by the biller. Dispute rules are established by the...
- ...or undefined adjudication parameters. Preferably, the dispute rules are established in four levels: 1) general **invoice** adjustment, 2) price adjustment, 3) quantity adjustment, and/or 4) line item adjustment. The dispute rules are associated with each **invoice** at an appropriate data field location in the **invoice**, preferably utilizing pull-down menus within each data field that is accessible by the payor...
- ...data, user ID and 1 6 user password data, etc. To accommodate multiple levels of **invoice** review and payment 1 7 authorization, access control data module 36 includes a list of...
- ...passwords, and essentially comprises access logic to establish a chain of events for a given **invoice**. Essentially, access control defines who (within the payor organization) can change the payor profile 34, who can review an **invoice**, who can adjudicate and 2 1 **invoice**, and who can authorize and make payment on an **invoice**. Access control also preferably **automatically forwards** an **invoice** along the payor's define chain of individuals, using password-protected mailboxes established within the...and the biller, based on the I I data modules set out above. Additionally, the **invoice** data will include dispute rules, payment options, settlement date and other data for that payor in the appropriate, 3 predefined, data field within the **invoice**. Moreover, the system advantageously permits multiple billers; to be related to multiple payors, and v...

12/3,K/7 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE****PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

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Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PL PT RQ RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW

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(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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DIALOG(R)File 349:PCT FULLTEXT

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00794336 \*\*Image available\*\*

**INTEGRATED COMMERCE ENVIRONMENT (ICE) - A METHOD OF INTEGRATING OFFLINE AND ONLINE BUSINESS****ENVIRONNEMENT DE COMMERCE INTEGRE (ICE) UN PROCEDE D'INTEGRATION D'ENTREPRISE HORS LIGNE ET EN LIGNE**

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99158381 19991012

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
 LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
 TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... URL.

15. It comprises a commercial web site (Web Store), the home page of which  
 allows customers thereto to purchase products and services and/or to  
 activate  
 a hyperlink to a Portal...

...It has a financial banking function with such exemplary features as:  
 a. PUMP is a **bill** consolidator that allows stakeholders to pay the PUMP  
 operator directly, which then pays the various stakeholder **creditors**.  
 b. PUMP offers financing options for customers, such as customer  
 accounts, loans, and automatic debiting accounts for PUMP products  
 and services.  
 c. **Merchant** accounts allow **merchants** to use the PUMP bank for all  
 PUMP related business.  
 d. Financing options for **merchants** include loans and lines of credit of  
 different types as well as equipment leasing.  
 e. PUMP's **bank** issues smart cards, **credit** cards, and debit cards to  
 consumers and businesses  
 20 B. It serves as a communications utility between PUMP users that  
 permits retail **merchant** to order from wholesalers and manufacturers  
 automatically by virtue  
 of such exemplary attributes as:  
 a...

...a database with the current inventory in a retail store. b. It allows a  
 retail **merchant** to update the current inventory database by  
 UPC barcode scanning new product deliveries as they...

...is scanned at the checkout, and adds the product to an order Est.  
 d. The **merchant** has the option to click on customized inventory  
 checklists to submit orders to wholesalers and...you find that you were  
 looking for?" G. It allows stakeholders to format their own **bills** from  
**creditors** online according to stakeholders' own internal requirements.  
 H. Customers are able to see a record...

...dng back include:

a. fostering online communities,  
 b. promoting games, contests, sweepstakes, and incentives,  
 c. allowing **customers** to have and maintain their own web sites,  
 d. publishing one or more newsletters, and  
 e. allowing **merchants** to drill down into databases to get detailed  
 information on a particular topic of interest.

- ...a number of subscri'ption-based services including
  - a. web site hosting, and
  - b. retail **merchant** home page linking to the Web Store. K.
 Incentive/loyalty programs **allow consumers** to earn points based on their purchase behavior.
  - L. PUMP uses a Quote Generator, which...
- ...prices,
  - which may be discounted due to incentive rebates or other discounts.
  - C. SAMIS shows **merchants** estimated Return On Investment (ROI) simulations based on input and existing models for similar businesses.
  - d. Customer private account screens show incentive points that a customer has accumulated. M. **Email** marketing provides a notification service to **customers** that **allows** them to specify what, if anything, they would like to receive proactive notification about, including...
- ...event happening in a customer s PUMP bank account (e.g., a paycheck or a **bill** arrives),
  - d. an article is published on a given topic in a specified periodical or ...
- ...offers rebates on specified products or services at given stores in a geographic area that **allows customers** to choose which products are printed for rebate on the coupon. In doing so, PUMPO. **Merchant**, wholesaler, and **vendor** Extranets allow the following.
  - a. A retail **merchant** can break down PUMP performance on one or more store's private extranet account page...
- ...revenues, etc.
  - b. Financial data (e.g., for PUMP sales/store information) on a retail **merchant** 's private extranet account page can be formatted and downloaded for inclusion in the standard **merchant** 's accounting computer system.
  - C. Communications sul'tes matched to the **merchant** corporate profile, as well as individual employee profiles, are used by PUMP to facilitate communications...
- ...The PUMP operator can use the number and types of requests for information from retail **merchants**, wholesalers, and **vendors** on FAQs parts of the Extranet (which is, in one exemplary embodiment, the same FAQs mentioned regarding SAMIS) to track problem areas the stakeholder may be having.
  - 9- A retail **merchant** can modify the profiles and formats of products/services for sale on Web Store.
  - h. A retail **merchant** can measure the performance of his store in using PUMP compared to other stores in...
- ...g., according
  - to type of store, similar profile, area of country, etc.).
  - i. A retail **merchant** can be encouraged with an incentive to provide intelligence regarding competitors of the PUMP operator...
- ...in sales techniques with the objective of helping them make more comm-iissions.
  - C. Retail **merchants** can be trained, for example,
    - 0 how to set up the PUMP business in their...
- ...train employees,
  - a. how to increase sales by offering incentives, ...



0 how to use the **merchant** account pages, and  
 0 how to use the PUMP Infomediary service to save time and...  
 ...use PUMP to increase their business, and  
 how to use database marketing through PUMP.  
 e. **Vendors** and wholesalers can be trained, for example,  
 how to use PUMP to increase their business...an outdoors outfitter for  
 someone who likes  
 camping), and  
 e. dynamically generated hyper-links to **merchants** in designated gift  
 categories.  
 R. PUMP provides a number of valuable services to customers and...  
 ...a. After a customer orders a commodity, PUMP can reassure the  
 customer by means of **email** at each step of fulfillment, including  
 confirmation of the order, notification of shipping, and expected...

12/3,K/9 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00774525 \*\*Image available\*\*

# INTERNET PURCHASING AND ORDER FULFILLMENT SYSTEM

## SYSTEME D'ACHAT ET D'EXECUTION DE COMMANDES SUR INTERNET

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Patent and Priority Information (Country, Number, Date):

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... an account (step 200) by providing information, such as the buyer's  
 name, address and **electronic mail** address. The purchasing system can

assign a buyer identification number (BuyerID) to the **buyer**.  
 Registration can be made optional to **allow** the **buyer** to perform  
 searches on some or all of the purchasing system web site without prior  
 registration. The buyer can also provide **billing** information, such as a  
**billing** address, **credit** card information, or **bank** account, and  
 authentication information, such as a password, photograph, or voice  
 sample. If the buyer does not provide the **billing** information earlier,  
 the purchasing system will request the **billing** information when the  
 buyer actually decides to purchase goods. The purchasing system can also  
 offer membership in various groups to receive special offerings,  
 discounts, **electronic mail** messages, and the like. The purchasing  
 system can ask for demographic information to improve the...

12/3,K/10 (Item 7 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00767966 \*\*Image available\*\*

**APPARATUS AND METHOD FOR PERFORMING SECURE NETWORK TRANSACTIONS**  
**APPAREIL ET PROCEDURE PERMETTANT DE TRANSMETTRE DES TRANSACTIONS SURES PAR**  
**RESEAU**

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US17180 20000622 (PCT/WO US0017180)

Priority Application: US 99340603 19990628

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 GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
 MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
 UG VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 7296

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... up starts when a customer contacts the bank or provider via a voice  
 phone, Internet, **e-mail**, or regular mail. Additional means to set up  
 an account may be available. It is...

...Upon contacting the bank, the customer supplies information regarding,  
 for example, his name, mailing address, **billing**

Z-I-4D-Zn address (if different from his mailing address), **e - mail** address, and various other personal data required for the bank's purposes. Also at the ...account numbers to each department or division with separate credit limits and pin numbers. One **billing statement** would then be provided to the entity summarizing the purchases made under the sub-accounts...

...article each time a purchase is to be made. Once the application is complete, the **bank** performs a **credit** check. If the **customer** is **approved**, the bank server 38 generates a unique version of the operating software 20 (which may the customer's application is rejected, such rejection is communicated to the **customer**. Assuming the application is **approved**, the unique software 20 is then split into two portions, a first portion 22, and...acrain sent to the download server 46. As with account setup for customers, accounts for **merchants** can be created via communication on the telephone, regular mail, **e - mail** or by other communication means. Once a **merchant** account is established, the **merchant** downloads a serialized copy of the **merchant** transaction software from the download server 46. The **merchant** transaction software incorporates a detection routine, which determines the nature of the **merchant**'s application programming interface ("API"), then installs appropriate code within the **merchant**'s web server application. The **merchant**'s web server application does not need to be re-programmed from scratch. Rather, a...

...the system, once the system has been set up. The user first connects to a **merchant** server 30. This connection is established to or through a computer network 28 such as...

...the order, a first part of which the order packet 56 - is sent to the **merchant** with a second part - the bank packet 58 - sent to the bank 48. Upon receipt...

...the bank packet 58, the bank purchase server 48 begins scanning incominor data for a **merchant** packet 60 corresponding to the bank packet 58. Common data 66  
C@ CD  
@5 contained in both the **merchant** packet 60 and the bank packet 58 enable the two to be matched by the...

12/3,K/11 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 \*\*Image available\*\*

**METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT**

**PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS**

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## Patent and Priority Information (Country, Number, Date):

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

## Claim

... known as electronic commerce, or e-commerce, and can occur between a  
buyer and a **seller** through an on-line information service, the  
Internet, a bulletin board system (BBS), or between buyer and **seller**  
computers through electronic data interchange (EDI). A buyer (also  
referred to as a user, consumer...

...in the context of e-commerce) may "visit the Web site" of a company or  
**seller**, i.e., retrieve the hypertext documents located on the Web server  
of a particular **seller**, and order any good or service that the **seller**  
has to offer. If that good or service is in the form of electronically  
stored...buyers do not have a major credit card with which to make such  
purchases. Alternative **billing** systems, such as providing credit  
information by facsimile or postal service, are much less convenient...

...prove enough of a barrier to prohibit the sale altogether. Finally, the  
traditional methods of **billing** and payment do not adequately protect  
the **seller** or buyer from fraudulent purchases. Accordingly, a more  
effective method and apparatus for ordering and **billing** for goods,  
services and content over a network, and ultimately the Internet, is  
needed. The method and apparatus should protect the **seller** and buyer  
from fraudulent purchases. Additionally, the method and apparatus should  
provide an element of...

...nonpayment from purchasing additional goods, services and/or content.  
Finally, the method and apparatus should **allow** a **buyer** without a  
major credit card to purchase goods, services and content over the  
network.

Summary...

...that is less than the main account credit limit. A sub-account can limit the **seller** sites from which goods, services and/or content can be purchased. In accordance with further...

...of the present invention, purchases must be made by a registered buyer from a registered **seller**. Security is ensured via authentication of the parties to a transaction. Authentication can be performed...

...the present invention;

FIGURE 4 is a block diagram of the several components of a **seller** server shown in FIGURE 2 that provides the ordered goods, services and/or content in...

...FIGURES IOA-10C are exemplary Web pages displayed on a buyer's computer containing account **statements** and reports for a buyer's virtual payment account in accordance with the present invention...18 is a flow diagram illustrating the logic used by a commerce engine of a **seller** computer shown in FIGURE 4 to provide for the ordering, shipment and payment of goods...

...is a flow diagram illustrating the logic used by a commerce gateway adapter of the **seller** server shown in FIGURE 4 to allow a commerce engine to communicate with a transaction...

...FIGURE 23 is a diagram illustrating the actions taken by the buyer's computer, the **seller** server and the commerce gateway to order goods, services and/or I 0 content using...

...virtual payment account;

FIGURE 24 is a flow diagram illustrating the logic used by the **seller**'s computer to perform a settlement transaction, i.e., initiate transfer of funds; FIGURE 25...

...request for information from an identity bureau;

FIGURE 28 is an exemplary window of an **e-mail** computer program containing an alternate authentication message; FIGURE 29 is a pictorial diagram of an...

...showing an alternate authentication dialog;

FIGURES 31-41 are exemplary Web pages used by a **seller** to view transactions, status of payments and reports;

FIGURE 42 is a flow diagram illustrating the logic used to authenticate a **seller** and generate a report for **seller**.

Detailed Description of the Preferred Embodiment

As previously described and shown in FIGURE 1, the...

...such as account number and expiration date, over the Internet 40. The virtual payment account **allows** a **buyer** to settle transactions of the I 0 virtual payment account using a prepaid or credit...

...to the providers of the virtual payment account system. Alternatively, funds transfer services and electronic **bill** payment services, such as CHECKFREE9, may be used. Reward points earned through use of the...

...shown in FIGURE 2, the buyer purchases goods, services, and/or premium content from a **seller** server 51, i.e., a computer owned by the **seller** which sponsors or sells the product, by placing an order with the **seller** server from a computer 50 connected to the Internet 40. The order is processed and...5 funds for the purchase of products. As is the case with the identity and **credit** bureaus 58, the **financial institutions** 59 may be other servers in electronic communication with the credit processing server 53, customer...

...gateway 52, the LAN 44 includes an administrative computer 54 used to administer buyer and **seller** information and services provided by the commerce gateway 52 and credit processing server 53.  
In...

...skill in the art will recognize that while only one buyer computer 50, and one **seller** server 51 are depicted in FIGURE 2, numerous buyer computers and **seller** servers equipped with the hardware and software components described below may be connected to the...

...purchaser. In other words, the term "buyer" can apply to any purchaser and the term "**seller**" can apply to any **vendor** or **merchant**, be they on individual, non-commercial **seller**, a business or a commercial **seller**. Relevant Buyer Computer, **Seller** Server, Commerce Gateway, and Credit Processin  
Server Components  
FIGURE 3 depicts several of the important...more detail below, the products ordered by the buyer 1 5 are supplied by a **seller** server 51, described next, following authorization from a remote server, i.e., a commerce gateway...

...44 illustrated in FIGURE 2. FIGURE 4 depicts several of the important components of the **seller** server 5 1. Those of ordinary skill in the art will appreciate that the **seller** server 51 includes many more components than those shown in FIGURE 4. However, it is...

...disclose an illustrative embodiment of practicing the present invention. As shown in FIGURE 4, the **seller** server 51 includes a network interface 70 for connecting to a LAN 44 or WAN...

...LAN or WAN it is connecting to, and a particular type of coupling medium. The **seller** server 51 also includes a processing unit 71, a display 72 and a memory 73...

...e., the hypertext documents or other electronically stored information considered of monetary value by the **seller**. In yet other embodiments of the present invention, the goods may be tangible goods not...

...memory 73 also contains a commerce engine component 75 for purchasing a product from a **seller** Web site. The commerce engine component 75 may be an existing commerce engine, such as...

...API) calls to interface with the commerce engine 75. Also included in memory is a **seller** authenticator component 77 for verifying that the **seller** is an authorized or registered **seller** of the virtual payment system of the present invention. It will be appreciated that the...

...database 74, the commerce engine component 75, the commerce gateway adapter component 76 and the **seller** authenticator component 77 may be stored on a computer-readable medium and loaded into memory 73 of the

**seller** server 51 using a drive mechanism associated with the computer-readable medium, such as a...

...combination thereof The memory 83 stores the program code and data necessary for authorizing a **seller** server 51 to supply products to buyers and obtaining payment for the products via a...

...a transaction server component 84 formed in accordance with the present invention for authorizing a **seller** to supply the ordered product and obtaining payment for the ordered product from the credit...

...79 formed in 1 0 accordance with the present invention for verifying a buyer or **seller** 's identity. Also stored in memory 83 is an enrollment server component 89 formed in...

**12/3,K/12 (Item 9 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00736216 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**

Patent Applicant/Inventor:

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Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,  
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... e.g., picture ID, boarding pass, etc.) to complete. Once the process is completed, the **customer** is **permitted** to cross the boundary.

Another embodiment of **customer** transceiver 50 includes a customer transceiver that identifies a class of persons (e.g., handicapped...

...providing personal services to the customer. A further embodiment includes a customer transceiver 50 that **transmits automatic**

teller machine (ATM) card information to an ATM. Once the ATM receives the information, the...may alternatively correspond to a user-specified item (e.g., primary credit card, a secondary **credit** card, or a **debit** / **bank** account). In a preferred embodiment, customer transceiver 50 has no independent battery or other power...

...As previously stated, one important characteristic of the preferred embodiment of customer transceiver 50 and **merchant** transceiver 48 is that operational energy for customer transceiver 50 is transmitted from the transceiver...

...device 1130 and then to customer transceiver 1 1 50 for transmission to an adjacent **merchant** transceiver 48. FIG. 1 1 is a detailed flow diagram depicting the operation of customer ...

...capable of storing a plurality of customer purchasing preferences, corresponding to specific items offered by **merchant** . Pressing "#" prior to pressing a numbered key specifies which order item the customer is interested...

...valid payment method associated with the entered number, and it must be accepted by the **merchant** . Otherwise, the process will terminate without **authorizing** the transaction. After the **customer** information has been entered, processing flows to step 1245 where the CPU 1120 next transmits...

...subsequent transactions. As an alternative, a predetermined number of separate fingerprints may be stored in **customer** transceiver 50, **permitting** its use by friends or family members. Initial fingerprints will be read, for example, by...

...customer transceiver 50. A series of fingerprints is then placed upon the security pad 1160 for storage within memory 1130 of customer transceiver 50. **Customer** transceiver 50 would then **permit** subsequent purchases ...of customer transceiver 50 includes a customer transceiver with read/write capability. That is, when **customer** transceiver 50 is used to **authorize** a transaction, information is passed into memory 1130 from the **merchant** transceiver 48. For example, a predetermined quantity of money may be stored in memory 1...

...participation in loyalty programs by updating memory 1130 with purchase data whenever a transaction is **authorized** . **Customer** transceiver 50 may additionally support remote reprogramming of memory 1130. In other WO 00/49551 PCT/US00/04163 FIG. 12 shows a detailed diagram of **merchant** transceiver 48 as previously discussed with reference to FIGs. 4 and 10. As shown in FIG. 12, **merchant** transceiver 48 is comprised of a CPU 1300, memory 1305, keyboard 1310, printer 1320, communication...

...71 0, kiosk, etc. Communication interface 1330 may comprise a wireless or wireline interface, permitting **merchant** transceiver 48 to communicate with external devices from widely separated locations for the purpose of...

...information received from a customer transceiver 50 via receiver 1360.



Communication interface 1330 further permits **merchant** transceiver 48 to interface over the Public Switched Telephone Network (PSTN) via an RS232 connection...

...information to a customer (e.g., when to input his/her PIN.)

An alternate embodiment **merchant** transceiver includes a **merchant** transceiver built into or attachable to a portable device (e.g., Palm PilotTM, handheld computer...

...mail, personal calendar, "sports entertainment package," golf handicapping program). A further embodiment includes a portable **merchant** transceiver that allows a **vendor** (pizza delivery person) to authorize transactions from any location. The

**merchant** transceiver includes a CPU 1300 with sufficient memory 1305 to capture and locally process a transaction. The **merchant** transceiver may or may not have wireless connectivity to the transaction processing system 26. Yet a further embodiment includes a **merchant** transceiver associated with a vending machine (snacks, cigarettes, stamps, etc.), pay phone, etc. for **authorizing consumer** transactions.

As discussed above, the preferred embodiment of the **merchant** transceiver 48 transmits power to, and receives an RF signal from a co-located customer...

...a wireless signal (cellular, microwave, etc.) is capable of functioning in the place of the **merchant** transceiver without departing from the scope of this invention.

In a preferred embodiment, transaction processing system 26 is owned and operated by a company separate from the entities that own **merchant** store 12 and payment processing system 16. In exchange for the service provided by

transaction processing system 26, **merchants** are charged fees to process transceiver-based transactions. First, a transaction fee is charged for ...

...transaction processing system 26. This brand name is widely advertised to entice customers to patronize **merchant** stores 12 having the ability to conduct transactions using customer transceiver 50. Thus, the owner of transaction processing system 26 charges an advertising fee to participating **merchant** stores 12.

Alternatively, the transaction processing system 26 may permit large corporations owning multiple retail outlets to market customer transceiver 50 using their brand name. Thus, such **merchant** companies will "issue" customer

transceivers 50 and pay a fee to the transaction processing system. The transaction processing system then offsets these costs to **merchant** stores 12 by providing monthly rebates based on the dollar volume of transceiver-based transactions...customer's transmitter ID at a POS device 34,

combining the captured data with the **merchant** ID and the **customer**'s selected purchase items into an **authorization** request, encrypting at least a portion of the request (if desired), and transmitting it to...

...payment processing system 16 authorizes the transaction, it transmits an authorization code back to the **merchant** via the transaction processing system 26. The transaction processing system 26 may also transmit customer identification and purchase data upon request by a participating **merchant**. In addition to its function of authorizing retail transactions, transaction processing system 26 also collects...

...use in compiling consumer purchasing trend data and tracking a

consumer's progress in a **merchant** 's loyalty program.

FIG. 13 is a flow diagram illustrating the preferred method 200 for...

...data in the customer transaction database 100, he/she may select any one of the **merchant** 's accepted payment methods in which he/she also has accounts. That is, the customer may choose to have all of his transactions conducted in **merchant** #1's retail establishments allocated to his VISATMcard even though he has several other cards that are also accepted by **merchant** #1. Alternatively, the customer may specify that his transceiver-based transactions will be processed and paid through his **bank credit** or **debit** card. Furthermore, the customer may specify that all transactions at **merchant** #1 will be cash transactions, despite the fact that the customer also has credit accounts accepted by **merchant** #1. The number of **merchants** associated with each customer record in customer transaction database 100 depends on the number of **merchants** entered into the system by a particular customer. In other words, customer #1 may have two **merchant** entries, corresponding to the number of **merchants** that the customer frequents, whereas customer #2, who is less debt averse may have 20 **merchant** entries. It is important to realize that certain information must be entered in order for...

...26.

Customers may also identify a default payment method to be applied to a participating **merchant** for which no other payment method has been identified. This default payment method would also be applied to new **merchants** that join the transaction processing system 26 after the customer enrolled. Part of the enrollment process includes the customer providing customer personal information such as preferred product brands at different **merchants** , anniversary and other important dates, clothing sizes, etc. As explained below, all of the data...

...one customer transceiver 50 to be associated with each account as well as identify other **authorized** users for each **customer** transceiver. The rules for use of multiple customer transceivers 50 by multiple individuals are controlled...370, the customer transceiver 50 is mailed to the customer in step 380. Before the **customer** can use **customer** transceiver 50 to **authorize** a transaction, **customer** transceiver 50 must be activated by the customer. This security process helps ensure legitimate use of the **customer** transceiver 50 by **authorized** personnel. In a preferred embodiment, **customers** activate **customer** transceiver 50 using identification information provided by them during enrollment and information provided to them...

...As shown in step 410, the first step occurs when a customer shopping in **merchant** store 12 identifies merchandise for purchase to a sales associate. Next in step 415, the...

...in step 420 identifies him/herself to system 26 by interfacing customer transceiver 50 with **merchant** transceiver 48. Customer transceiver 50 consists of an **electronic transmitter** /receiver combination including a unique customer/transmitter ID number programmed therein. When customer transceiver 50 interfaces with **merchant** transceiver 48, a customer identification signal including the unique customer/transmitter ID number is transmitted to **merchant** transceiver 48. To provide security, **merchant** transceiver 48 and

customer transceiver 50 employ  
technology in which an interrogation signal is transmitted from **merchant**

transceiver 48 to customer transceiver 50. Customer transceiver 50  
processes the interrogation signal with an...

...which is fixedly programmed into  
customer transceiver 50 and then transmits a response back to **merchant**  
transceiver 48, consisting of a customer/transmitter ID number. The  
interrogation signal and the response...

...to  
fraudulently extract the unique customer/transmitter ID number from the  
customer transceiver 50.  
Once **merchant** transceiver 48 receives the customer/transmitter ID  
number, it transmits the data, together with the...

...maintains data that provides a correlation between customer/transmitter  
ID numbers and payment methods. Also, **merchant** store 12 creates a  
transaction  
record based using the customer/transmitter ID number instead of...

...In operation, when an authorization request is  
transmitted to transaction processing system 26 from a **merchant** store  
12,  
transaction processing system 26 processes transactions by matching the  
customer/transmitter ID number...

...does not find the customer ID in step 435, it transmits a message to the  
**merchant** informing it that the customer is attempting to utilize an  
invalid customer transceiver (step 440). If the system finds the  
**customer** ID in step 435, it may simultaneously **authorize** the retail  
transaction, pending final authorization by the payment processor 16.  
That is, at the...

...example, during an automobile  
refueling process, the system will activate a fuel pump, minimizing the  
**customer**'s delay even though final **approval** has not yet been  
obtained. If in step 460, the system finds the **merchant**'s name, it  
identifies the customer's payment method for that particular **merchant**  
(step 470) and determines the flow and destination of the authorization  
data, based on the...

...the event that the transaction requires authorization, such as in a  
credit card transaction, the **merchant** POS device 34 communicates with  
transaction  
~~processing system 26 as described above to identify the if any) are~~  
transmitted to the **merchant** via the transaction processing system 26  
(step 490) and in step 492, the customer is...

...amount causing the customer to exceed his credit limit, a message is  
transmitted to the **merchant** via the  
transaction processing system 26 in step 486 that the transaction is not  
authorized...

...from changed circumstances  
(customer address, status change, etc.) to changing preferences with  
respect to  
specific **merchants** to adding new **merchants** for a customer. Data  
security  
controls are utilized to ensure that only legitimate customers can...

...88, or secondary storage device 94). In step 520, the transaction processing system 26 reconciles **merchant** accounts. That is, the system aggregates **merchant** sales, credits **merchants** and payment processors when appropriate and then presents **invoices** to each **merchant** and payment processor, based on sales activities. Customer profile information 102, **merchant** information 104, transaction information 110, and customer payment method information 112 are used to determine the fees to be paid to each entity ( **merchant** store 12 and payment processor 16, and transaction processing system 26, as appropriate.) Once the...

12/3,K/13 (Item 10 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00560555 \*\*Image available\*\*

**INTERNET BUSINESS TRANSACTION PROCESSOR**  
**PROCESSEUR DE TRANSACTIONS COMMERCIALES SUR INTERNET**

Patent Applicant/Assignee:

HARDWARESTREET COM INC,

Inventor(s):

ALVIN Robert S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200023928 A2 20000427 (WO 0023928)

Application: WO 99US24452 19991019 (PCT/WO US9924452)

Priority Application: US 98104830 19981019; US 99345383 19990630

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH  
 GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
 MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
 GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY  
 DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML  
 MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7778

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... the E-Commerce business using the transaction processor 10 of the present invention with the **customers**. **Customer** Service sub-system 340 **allows** the **customer** service representatives to access any part of the order processing being performed by the Order...

...instance, once an order has been properly processed, the Customer Service sub-system 340 will **send** an **automated** message to the customer with the order information such as customer number, shipment number, tracking...

...the payment method information. For credit card orders, the Payment Processing System 40 contacts the **financial institution** issuing the **credit** card and charges the account holder for purchases or

credit the account for processed RMAs. For non-credit card orders, the Payment Processing System 40 may issue **bills**, receive CODs (i.e., cash-on-delivery) and checks, issue refunds, process wire-transfers, etc...customer is asked to create a customer account asking for personal information such as name, **billing** address, telephone number, **email** address, as well as some profile information (all of which may be optional) to generate...

...good

credit history from past purchases, whether the fraud score was too high because the **billing** address did not match the address of the credit card, etc. The plausible orders are...

...the order

information such as the customer number, warehouse number, shipment date, shipment tracking information, **invoice** amounts, etc.

Customer Service sub-system 40 emails the customer within minutes after a valid order is received with a **confirmation** number. The **Customer** Service sub-system 340 emails the customer again when the order is shipped by the...

Set	Items	Description
S1	100559	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	38166	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	282426	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	518640	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1543080	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	433788	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	856532	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	39	<del>S1-AND S2-AND S3</del>
S9	46594	S4 AND S5
S10	91790	S6 AND S7
S11	1	S8 AND S9 AND S10
File	2:INSPEC	1898-2006/Dec W3 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2005/Dec (c) 2005 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Jan W2 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Dec (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Jan 12 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Jan 12 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	139:EconLit	1969-2006/Jan (c) 2006 American Economic Association

11/5/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
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03285013 INSPEC Abstract Number: D84001792

**Title: Electronic home banking lets customers pay bills around the clock**

Journal: Magazine of Bank Administration vol.60, no.4 p.98-100

Publication Date: April 1984 Country of Publication: USA

CODEN: MBAAA5 ISSN: 0024-9823

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); New Developments (N)

Abstract: The Pronto Home Banking System has already **allowed** hundreds of **customers** to pay **bills**, send messages and conduct banking transactions quickly and reliably from their homes. The system was commercially launched in September 1983 and has been tested by 200 users in the New York metropolitan area since November 1982. Over 2000 **customers** currently use the service. About 450 area and national **merchants** already accept payment from the home banking system. In addition the system has been licensed to 8 **banks** throughout the US and there are plans to create a nationwide network for home information. Pronto is currently offered on personal computers, e.g. IBM, Apple and Atari. (0 Refs)

Subfile: D

Descriptors: banking; EFTS; **electronic mail**

Identifiers: IBM personal computers; **bill**; payment; electronic home banking; EFT systems; **electronic mail**; **credit** transactions; Pronto Home Banking System; banking transactions; home information; Apple; Atari

Class Codes: D2050E (Banking)

Set	Items	Description
S1	100559	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	38166	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	282426	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	518640	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1543080	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	433788	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	856532	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	39	S1 AND S2 AND S3
S9	46594	S4 AND S5
S10	91790	S6 AND S7
S11	1	S8 AND S9 AND S10
S12	12808	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON(-)LINE)-(-1W)-(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS
S13	38983	S4(S)S5
S14	56920	S6(S)S7
S15	19	S12 AND S13 AND S14 AND S1
S16	15	S15 NOT PY>2000
S17	15	RD (unique items)
File	2:INSPEC	1898-2006/Dec W3 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2005/Dec (c) 2005 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Jan W2 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Dec (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Jan 12 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Jan 12 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	139:EconLit	1969-2006/Jan (c) 2006 American Economic Association



17/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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07799941

**Title: Western Union steps up to the Web**

Journal: Networking Strategies vol.8, no.11 p.3-4

Publisher: Computer Economics,

Publication Date: Nov. 2000 Country of Publication: USA

CODEN: NESTFJ ISSN: 1089-9405

SICI: 1089-9405(200011)8:11L:3:WUS;1-C

Material Identity Number: H407-2000-010

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Practical (P)

**Abstract:** Western Union Financial Services Inc., a subsidiary of First Data Corporation, announced in August its Western Union PayCash service, which **allows consumers** to pay for Internet purchases with cash at participating Western Union agent locations. The Western Union PayCash service is a unique payment option for Internet purchases because it requires no **credit** card, bankcard, or **bank** account. **Consumers** make their product selections online and bring their cash to a Western Union agent location, which in many cases is a nearby grocery store. Western Union will transmit the funds electronically to the **merchant's bank** account, meanwhile signaling the **merchant** that the payment has been made and prompting release of the merchandise. The service leverages the size and strength of Western Union's 90,000-location worldwide agent network, which will accept **consumers'** payments. Initially, the service will be available in the US, with international capability being added incrementally within 30 days. (0 Refs)

Subfile: D

Descriptors: **EFTS**; electronic commerce; Internet; retailing

Identifiers: Western Union PayCash service; Internet purchases; agent network

Class Codes: D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT)

Copyright 2001, IEE

17/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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07435018

**Title: Electronic Funds & Data: I3T electronic payment service**

Journal: Networking Strategies vol.7, no.8 p.1-3

Publisher: Computer Economics,

Publication Date: Aug. 1999 Country of Publication: USA

ISSN: 1089-9405

SICI: 1089-9405(199908)7:8L:1:EFDE;1-V

Material Identity Number: H407-1999-001

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

**Abstract:** I3T by Electronic Funds & Data is an **electronic payment** service that **allows** individuals or businesses to send or receive funds over the Internet. **Buyers** and **sellers** register online by visiting the I3T Web site ([www.billsite.com/i3t/Splash.asp](http://www.billsite.com/i3t/Splash.asp)). In under a minute or two, they provide **bank** account and other personal information which is held under the strictest privacy on the I3T server at Lockheed Martin IMS in Tarrytown, New York (the same server used by many municipalities and government agencies). **Sellers** are sent a unique URL which they

communicate to their **buyers** . When **buyers** navigate to the **seller** 's URL, they are immediately able to specify the amount of funds to **transfer** to the **seller** 's account. If desired, **sellers** can brand their Web sites so that **buyers** see the **seller** 's logo and other custom information when visiting the site. Optionally, **sellers** can set up a shopping cart on their own Web site, and put a button on the site that links **buyers** to their I3T payment site. (0 Refs)

Subfile: D

Descriptors: electronic commerce; information resources; Internet; retailing

Identifiers: Electronic Funds & Data I3T; **electronic payment** service; Internet; Web site; URL; custom information; **seller** logo; shopping cart

Class Codes: D2140 (Marketing, retailing and distribution); D2080 (Information services and database systems); D5020 (Computer networks and intercomputer communications)

Copyright 1999, IEE

17/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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06965084 INSPEC Abstract Number: C9808-7120-024

**Title: Trusted third parties in electronic commerce**

Author(s): Skevington, P.J.; Hart, T.P.

Book Title: Internet and beyond p.51-61

Editor(s): Sim, S.; Davies, J.

Publisher: Chapman & Hall, London, UK

Publication Date: 1998 Country of Publication: UK xiii+454 pp.

ISBN: 0 412 83170 8 Material Identity Number: XB98-00060

Language: English Document Type: Book Chapter (BC)

Treatment: General, Review (G); Practical (P)

Abstract: All commercial transactions rely on trust. In a simple purchase, a **buyer** must be able to trust his supplier to provide products or services that are genuine and fit-for-purpose, while the supplier must be able to trust the **buyer** to offer a legitimate means of payment. Confidence in the transaction may be enhanced by a variety of means. For example, the supplier may issue receipts and warranties, and the **buyer** may use a signature to **authorize** payment. Trust is often further enhanced by the use of 'trusted third parties' (TTPs). **Banks** , **credit** card companies, estate agents, financial advisors and lawyers are all familiar examples in everyday use. The move to electronic commerce challenges many of our basic assumptions about trust. The geographical separation of **buyers** and **sellers** , often coupled with a lack of real-time visual or oral interaction, creates a number of concerns. In this brave new world, there is a need for TTPs to assume new roles and responsibilities. In particular, they have important roles to play in enabling the transacting parties to: authenticate one another's identities; check one another's credentials; guarantee the integrity and confidentiality of the messages passing between them; settle disputes. Certification authorities, time-stamping authorities and digital notaries are all examples of 'new' TTPs that have arisen to address these needs. This chapter describes the services provided by these TTPs and highlights the importance of these services for the future success of electronic commerce. (8 Refs)

Subfile: C

Descriptors: **EFTS** ; financial data processing; security of data

Identifiers: electronic commerce; trusted third parties; TTPs; transacting parties

Class Codes: C7120 (Financial computing); C6130S (Data security)

Copyright 1998, IEE

17/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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06067758

**Title: Microsoft, Visa and Mastercard's push for secure on-line transactions**

Journal: Chain Store Age vol.71, no.9 p.136

Publication Date: Sept. 1995 Country of Publication: USA

CODEN: CSAGAW ISSN: 0193-1199

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The product manager of advanced **consumer** technology for Microsoft, wants to make one thing clear: the idea behind Microsoft's Secure Transaction Technology (STT) for **credit authorizations** over the Internet is not to get in the way of relationships that currently exist between **merchants**, cardholders, bankcard associations and **banks**. The idea is to offer a payment system that's an extension of existing systems, complete with network independence, convenience, worldwide reach and additional security measures. (0 Refs)

Subfile: D

Descriptors: banking; **EFTS**; Internet; MasterCard; security of data; transaction processing; Visa

Identifiers: Microsoft; Visa; Mastercard; secure on-line transactions; advanced consumer technology; Secure Transaction Technology; credit authorizations; internet; **merchants**; cardholders; bankcard associations; banks; payment system; network independence; convenience; worldwide reach; security measures

Class Codes: D2140 (Marketing, retailing and distribution); D2050E (Banking); D2080 (Information services and database systems); D1060 (Security)

Copyright 1995, IEE

17/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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04938939: INSPEC Abstract Number: D91002069

**Title: The debit card takes off**

Journal: Banking World vol.9, no.6 p.32-4

Publication Date: June 1991 Country of Publication: UK

CODEN: BAWOEX ISSN: 0737-6413

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Practical (P)

Abstract: The Switch **debit** card scheme, whose members include the main **banks** (except Lloyds) and several building societies, is on the way to becoming a national EFTPOS scheme in practice. The Switch **debit** card was launched in 1988 as an electronic cheque book, providing access to the holder's current account. It is now accepted at stores accounting for 60 per cent of high street **consumer** spending and has been particularly successful in penetrating food retailers such as J Sainsbury and Waitrose, where **credit** cards are not accepted. Barclays, the UK's leading Visa card issuer and not an original member of the Switch consortium, is now preparing to issue Switch cards; this is part of the deal which **allowed** Barclays to offer retailers its services for handling Switch **debit** card transactions. A second development has been the fierce and close to ruinous

competition in the **credit** card market. The big **banks** are competing head-on to process both Mastercard and Visa **credit** card transactions, in their role as 'dual' **merchant** acquirers. (0 Refs)

Subfile: D

Descriptors: credit transactions; **EFTS** ; point of sale systems

Identifiers: Switch debit card; EFTPOS; credit card market

Class Codes: D2140 (Marketing, retailing and distribution); D2050E (Banking)

**17/5/6 (Item 6 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

04159285 INSPEC Abstract Number: D88001853

**Title: Research isolates deposit gains from EFT technology**

Author(s): Finch, P.; Hayes, R.

Author Affiliation: Arizona Clearing House Assoc., Phoenix, AZ, USA

Journal: Bank Systems & Equipment vol.25, no.3 p.58-9

Publication Date: March 1988 Country of Publication: USA

CODEN: BSEOD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: **Debit** card banking is flourishing in Arizona through the Cactus Switch. Total POS transaction volume is up to more than 500,000 monthly and is attracting more **customers** and higher average purchase dollars. **Merchants** are achieving increased sales and on-site cash reduction coupled with less expensive item processing. The **customer** gets more convenience, built-in float and fewer check costs. The **bank** gets reduction, coupled with less expensive enhanced **customer / merchant** loyalty and increased deposits. The Arizona Clearing House Association have run a research program to monitor and evaluate the nature and benefits of various electronic banking services. Initial results **confirm** the possibility of increasing **bank** deposits.

Subfile: D

Descriptors: banking; **EFTS** ; point of sale systems

Identifiers: debit card; **EFT** technology; Cactus Switch; customer; bank; **merchant** ; increased deposits; Arizona Clearing House Association; electronic banking

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution).

**17/5/7 (Item 7 from file: 2)**

DIALOG(R)File 2:INSPEC

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04040555 INSPEC Abstract Number: D88000423

**Title: ARCO, Lucky give Interlink its POS push**

Author(s): Berton, B.P.

Journal: Bank Systems & Equipment vol.23, no.12 p.34-6

Publication Date: Dec. 1986 Country of Publication: USA

CODEN: BSEOD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: ARCO's petroleum stations and Lucky grocery stores are the most prominent **merchants** on Interlink, the online POS network owned by California's four largest **banks** . Each retailer is linked directly to its **bank** 's interface system which verifies PINs and balances transactions. Third-party transactions are routed through Interlink's switch which routes

data to the appropriate **bank** 's cardholder **authorization** system for balance and PIN verification and posting. Interlink considers that POS is an excellent way for **merchants** to piggyback **credit** transactions, and once **consumers** get used to using ATM cards at the point of sale, demand will push the market. (0 Refs)

Subfile: D

Descriptors: **EFTS** ; point of sale systems

Identifiers: ARCO's petroleum stations; Lucky grocery stores; Interlink; online POS network; California; **merchants** ; credit transactions; ATM cards

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

17/5/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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03682268 INSPEC Abstract Number: D86001533

**Title:** EFT at point-of-sale

Journal: ICP Banking Software vol.10, no.3 p.9-10

Publication Date: Autumn 1985 Country of Publication: USA

CODEN: IBSOET ISSN: 0747-2609

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: For **electronic funds transfer** ( **EFT** ) to flourish at the point-of-sale (POS), **financial institutions** must start thinking like merchandisers, abandon proprietary POS network dreams and embrace a 'single streaming' concept. Single-streaming integrates all forms of non-cash **consumer** payments- **credit** , cheque **authorization** or guarantee, direct **debit** and electronic cheque- **allowing** all payments to be handled at a single point of sale terminal and a single telephone line. Proprietary **bank** cards would still exist, but **merchants** would determine which cards and payment forms would be accepted at the terminals in their stores. (0 Refs)

Subfile: D

Descriptors: **EFTS** ; point of sale systems

Identifiers: cheque guarantee; **EFT** ; point-of-sale; **electronic funds transfer** ; POS; single streaming; credit; cheque authorization; direct debit; electronic cheque

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

17/5/9 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

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03557599 INSPEC Abstract Number: D86000064

**Title:** EFT allows **banks to link with** merchants , consumers

Journal: Bank Systems & Equipment vol.22, no.9 p.72-6

Publication Date: Sept. 1985 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: This product listing includes machines that function as **bank** tellers, with numerous locations and 24-hour service. Other units link **merchants** to the data they require. Also included are ATM enclosures, **credit** authorization terminals, switching systems and services for embossing plastic cards. After each brief description, a product code enables further information to be requested. (0 Refs)

Subfile: D

Descriptors: automatic teller machines; banking; **EFTS**

Identifiers: **EFT**; banks; **merchants**; consumers; product listing; ATM  
enclosurés; credit authorization terminals; switching systems

Class Codes: D2050E (Banking)

17/5/10 (Item 10 from file: 2)

DIALOG(R)File 2:INSPEC

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03254181 INSPEC Abstract Number: C84027010

**Title: Users access bank accounts with home micros**

Journal: Computerworld vol.18, no.9 p.SR35, 38

Publication Date: 27 Feb. 1984 Country of Publication: USA

CODEN: CMPWAB ISSN: 0010-4841

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Offered on selected personal computers, the Pronto Home Banking System has already **allowed** hundreds of **customers** to pay bills, send messages and conduct banking transactions quickly and reliably from their own homes. The system, which has been tested by 200 users in the New York metropolitan area since November 1982, was launched commercially to the public in September 1983. More than 400 New York area and national **merchants**, including major department stores, **credit** card companies, utilities and large landlords, already accept payment from the home banking system. In addition, Chemical **Bank** has licensed Pronto to eight **banks** throughout the US and plans to create a nationwide network for home information. Pronto currently is offered on personal computers from IBM, Apple Computer Inc. and Atari Inc. (0 Refs)

Subfile: C

Descriptors: bank data processing; **EFTS**

Identifiers: Pronto Home Banking System; banking transactions; New York; home banking system; Chemical Bank; IBM; Apple Computer; Atari

Class Codes: C7120 (Finance)

17/5/11 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

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1203417 H.W. WILSON RECORD NUMBER: BAST94072080

**Electronic Banking faces numerous hurdles**

Sheldon, Ken;

Byte v. 19 (Dec. '94) p. 40

DOCUMENT TYPE: Feature Article ISSN: 0360-5280 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Developers of personal finance software are introducing online services that **allow** users to conduct financial transactions without paper. These electronic links offer **customers** faster and more accurate data entry, PC-based transaction verification and funds **transfer**, and the ability to download such data as current stock prices. Both Microsoft and Intuit, which recently announced plans to merge, say they want to expand the electronic business services provided to users of their personal finance programs. However, both **vendors** concede that only a small percentage of their **customers** take advantage of such features. Software developers and **financial institutions** have to overcome cultural and practical deterrents and make electronic financial services more acceptable.

DESCRIPTORS: Financial software; **Electronic funds transfer** systems;

**17/5/12 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09274076

Eurotel Praha launches **online payment** plan

CZECH REPUBLIC: NEW ONLINE PLAN BY EUROTEL PRAHA

Wall Street Journal Europe (WSJ) 20 Apr 2000 p.11

Language: ENGLISH

Eurotel Praha, the Czech cellular phone company, has launched a new prepayment scheme that **allows** users to shop in its Internet marketplace. The company, which hopes the initiative will boost electronic commerce in the Czech Republic, expects the majority of the business to come via its wireless mobile service. Juice Pay, which is being introduced in conjunction with the Citibank division of US-based Citigroup, will benefit millions of people that do not have access to **credit** cards needed to make payments online. Under the Juice Pay scheme, **customers** will **transfer** cash from a **bank** account into a Juice Pay account over a secure portal using Eurotel and Citibank software.

COMPANY: CITIGROUP; CITIBANK; EUROTEL PRAHA

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Financial Services (6000); Cellular Radio Services (4811CR); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662); Database **Vendors** (7375);

EVENT: Product Design & Development (33); Planning & Information (22);

COUNTRY: Czech & Slovak Fed Republ (6CSF);

**17/5/13 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09210250

Mustafa let down by e-commerce

SINGAPORE: MUSTAFA'S ONLINE BUSINESS SEES LOSSES

The Straits Times (XBB) 13 Dec 1999 p.64

Language: ENGLISH

Singapore's retail giant Mohamed Mustafa & Samsuddin is reporting losses on its online store due to security issues like **credit** card fraud problems. The retailer has stopped accepting **online payment** by **credit** card, which led to lower sales from its web site. A **customer** can make payment by cheque, by telegraphic **transfer** or by faxing over details of the **credit** card so that the retailer can talk to the **bank**, have it **approved** and know it is secure. **Credit** card firms like Visa International and MasterCard said **merchants** can use the secure electronic transaction (SET) protocol - said to be the most secure form of **online payment** currently. But, Unicom Software said SET is not promoted by **banks** here or used widely by online **buyers**. This is due to **customers** need to install certain software in their computers first, which is very inconvenient for **customers**.

COMPANY: UNICOMP SOFTWARE; MASTERCARD; VISA; MOHAMED MUSTAFA & SAMSUDDIN

PRODUCT: Consumer Electronics (3650); Household Appliances (3630);  
EVENT: Planning & Information (22);  
COUNTRY: Singapore (9SIN);

17/5/14 (Item 3 from file: 583)

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09126518

boc

CHINA: BOC LAUNCHES INTERNET BANKING  
Wen Wei Po (AMI) 29 Jun 1999 P.B6  
Language: CHINESE

The **Bank** of China has launched Internet banking services that **allow** shopping, information enquiry, account **transfer**, payment and settlement through Internet. There are three types of products offered namely enterprise banking **on - line**, **payment** on-line, and banking securities express. Enterprise banking on-line **allows** companies to enquire transactions, conduct inter-group **transfer** and enquire international receivable and payable balance. Payment on-line mainly use the Great Wall Electronic **debit** card for payment on Internet shopping. Banking securities express **allow** securities firms to settle and clear stock transactions. BOC uses the SET international security standard to ensure transaction safety. **Consumers**, **banks** and shops will only have access to their own portion of the transaction and will not know the details of other parties involved.

PRODUCT: Banking Institutions (6010); Database **Vendors** (7375);  
EVENT: Product Design & Development (33);  
COUNTRY: China (9CHN);

17/5/15 (Item 4 from file: 583)

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06394504

Netscape ;launches POS software for **merchant** websites

US: POS SOFTWARE FOR WEBSITES FROM NETSCAPE  
Banking Technology (BTY) Nov 1996 p.6  
Language: ENGLISH

US-based, Netscape Communications has launched software called LivePayment which **allows** payments processing between **consumers**, retailers and **banks** via the Internet. In essence it acts as an Internet point of sale terminal and **allows** online traders to embed payment **authorisations** directly within World Wide Web pages. Data may be **transferred** using the Secure Electronic Transaction (SET) protocol which Netscape and <US software rival> Microsoft helped develop among others. In the future Livepayment should be able to support payment methods such as electronic cash, cheques and **debit** cards. Netscape has teamed up with card processing companies such as CIS, FDC and NaBanCo to ensure the system becomes widespread among retailers. Netscape's Web competitor Microsoft is

currently beta testing its own system called the Microsoft **Merchant** System which embraces US firm Verifone's **online** **payment** software.

COMPANY: NABANCO; FDC; CIS; MICROSOFT; NETSCAPE COMMUNICATIONS



EIC 3600

Dialog Search

PRODUCT: Banking Institutions (6010);  
EVENT: Product Design & Development (33);  
COUNTRY: United States (1USA);

JMB

13-Jan-06

Set	Items	Description
S1	1127886	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	1333732	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	4855627	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	5039645	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	7618455	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	4072130	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? -? OR ENTITY OR ENTITIES)
S7	3274352	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	157	S1(7N)S2(S)S3
S9	176260	S4(3N)S5
S10	240439	S6(3N)S7
S11	3	S8 AND S9 AND S10
S12	2	RD (unique items)

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**12/3,K/1**

DIALOG(R)File 20:Dialog Global Reporter  
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35742703 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Phishing tackle: the growing need for e-mail security services**

RETAIL BANKER INTERNATIONAL

May 04, 2004

JOURNAL CODE: WRBI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 605

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from banks, insurers, payment firms, retailers or credit card companies. The goal is to acquire **bank** account, password and **credit** card data from unsuspecting accountholders, which can then be used for all sorts of misdeeds.

... the niche in e-mail security. Secure Data in Motion sells secure electronic messaging and **statement** -delivery security products. Through plug-ins and desktop software on the sender's and receiver...

... which include phishing. Still another option is Digital Envoy's IP Inspector E-scam, which **allows consumers** to verify the origin of suspect e-mails and check the validity of embedded URLs...

**12/3,K/2**

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23270235 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Comerica Upgrades Web Bill Pay Service**

PR NEWSWIRE

June 10, 2002

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 318

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Comerica Web Bill Pay(SM) service. The new service, which is available beginning today, will **allow customers** to receive bills by **e-mail** from over 250 participating **payees** and, if they choose, have them paid automatically.

(Photo: <http://www.newscom.com/cgi-bin...>

... view bills from a wide variety of firms -- such as utilities, telecommunications and insurance companies, **credit** card issuers and **banks** -- and pay them online through Comerica Web Bill Pay. Users also can elect to receive...

Set	Items	Description
S1	1127886	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	1333732	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?)-OR-EMAIL-OR-E(-)MAIL-OR-ELECTRONIC(-)(MAIL OR MESSAG?)
S3	4855627	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	5039645	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	7618455	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	4072130	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()(INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	3274352	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	157	S1(7N)S2(S)S3
S9	176260	S4(3N)S5
S10	240439	S6(3N)S7
S11	3	S8 AND S9 AND S10
S12	2	RD (unique items)
S13	72134	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS
S14	4727	S13 AND S9
S15	733	S14 AND S10
S16	322	S15 AND S1
S17	220	S16 AND S3
S18	67	S17 NOT PY>2000
S19	64	RD (unique items)
S20	3047	S13(4S)S9
S21	329	S20(4S)S10
S22	101	S21(4S)S1
S23	48	S22(4S)S3
S24	17	S23 NOT PY>2000
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14545948 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks out in the cold?**

CARDS INTERNATIONAL

December 13, 2000

JOURNAL CODE: WCAI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1709

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sub-accounts' for employees or children.  
eMoneyMail E-mail payment interface for transferring money between **credit** cards and/or **bank** account of senders and recipients. \$1 flat fee for senders. Site powered by Bank One.

iPin Aggregator charging payments to telephone or ISP **bill**, **credit** card, or **bank** account. Customers use PIN to make payments. Software download required before system can be used...

... to transfer money between accounts, or to withdraw money via their bank accounts.

QPass Aggregator, **billing** transactions to credit card on a monthly basis. Primary focus on **merchants** selling digital content. Provides optional 'Power Wallet' digital wallet. Investors include American Express and Andersen...

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13832678 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Datawest and AutoBranch to Provide Dynamic Branding(TM) Services for ATMs**

CANADA NEWSWIRE

November 17, 2000

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 994

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of automated teller machines (ATM). AutoBranch partners with ATM deployers, network technology providers and retail **merchants** to create and manage a global, secure network serving its unique, Web software-enabled transaction...

...headquarters location in Mississauga, Ontario.

For further information, please see [www.autobranh.com](http://www.autobranh.com).

**Forward-Looking Statements**

Certain **statements** in this news release are not historical and may constitute forward-looking **statements** reflecting Datawest Solutions Inc.'s current expectations in the online banking, EFT, remote banking and professional services businesses. Investors are cautioned that all forward-looking **statements** involve risks and uncertainties, including, without limitation, changes in market and competition, technological and competitive...

... cooperation and performance of strategic partners, and potential downturns in economic conditions generally. Forward-looking **statements**

are based on management's estimates, beliefs and opinions on the date the **statements** are made. Datawest assumes no obligation to update forward-looking **statements** if circumstances of management's estimates, beliefs or opinions should change. Additional information on these...

**24/3,K/3**

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12935947 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Electronic Bill Payment and Presentment Adoption Finally Takes Hold: 40 Million Households in 2005**

BUSINESS WIRE

September 21, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 987

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... based services such as EBPP will determine the destiny of many banks. Slow-moving community **banks** and **credit unions**, faced with eroding assets, will all but vanish. EBPP accelerates this eventual outcome by allowing...

... community institutions that fail to keep up with the needs of Internet-ready consumers.

	Electronic	Bill	Payment	and	Presentment	Households	
Millions)	1999	2000	2001	2002	2003	2004	2005
							(In
							US

EBPP...

**24/3,K/4**

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12197910 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Customers Enjoy Ease, Versatility of Online Bill Paying**

Dave Scott

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (AKRON BEACON JOURNAL - OHIO)

July 31, 2000

JOURNAL CODE: KABJ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 908

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... its way via the Internet. Because some money is sent in check form via mail, **consumers** are told to **allow** four days before the payment is due.

Costs vary, but most are around \$10 a...

...it would be good to look at your check register and find out how many **bills** you pay routinely each month. That will help you select a payment plan.

CheckFree, a company founded in Columbus, provides back-office support for many **bill**-paying services. David Fontaine, director of public relations for CheckFree, said the potential cost savings...

**24/3,K/5**

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12135151 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Montgomery, Ala., Shoe Store Uses Electronic Check Debits**

Mary Lett

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MONTGOMERY ADVERTISER - ALABAMA  
)

July 26, 2000

JOURNAL CODE: KMAA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 404

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... check deposits into our account."

Michael Hurd, spokesman for National Automated Clearing House Association-The **Electronic Payment** Association in Herndon, Va., said the Point-of-Purchase "electronic check" program has really taken...

... since it was introduced in September 1998. The association enforces rules and operating guidelines for **electronic payments**.

"The electronic check reduces the costs of handling paper checks and check-out time, and...

**24/3,K/6**

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12126819 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Online Resources Partners With Trade.com to Expand Brokerage Services**

BUSINESS WIRE

July 27, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 883

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... The McLean, Virginia-based company has over 450 institutional clients nationwide. The company provides consumer **bill** payment and banking services and aggregates lending, insurance, securities trading and investment services. Online Resources performs real-time processing through its patented **EFT** gateway and full customer service for client institutions and their retail customers, giving their clients...

... York, TRADE.COM is a division of BlueStone Capital Partners, L.P., an investment and **merchant** bank specializing in servicing small to mid-cap companies.

This news release contains **statements** about future events and expectations, which are "forward-looking **statements**." Any **statement** in this release that is not a **statement** of historical fact may be deemed to be a forward-looking **statement**. Such forward-looking **statements** involve known and unknown risks, uncertainties and other factors which may cause the company's...

...different from any future results, performance or achievements expressed or implied by such forward-looking **statements**. Specific factors that

might cause such a difference include, but are not limited to: the...

...those risks and uncertainties contained under the heading "Risk Factors" in the company's Registration **Statement** on Form S-1 as filed with the Securities and Exchange Commission.

CONTACT: Online Resources...

#### 24/3,K/7

DIALOG(R)File 20:Dialog Global Reporter  
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12070587 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### **Alabama Retailers Begin to Use Electronic Check Transactions**

Mary Lett

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MONTGOMERY ADVERTISER - ALABAMA )

July 22, 2000

JOURNAL CODE: KMAA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 521

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... check deposits into our account."

Michael Hurd, spokesman for National Automated Clearing House Association-The **Electronic Payment** Association in Herndon, Va., said the Point-of-Purchase "electronic check" program has really taken...

... since it was introduced in September 1998. The association enforces rules and operating guidelines for **electronic payments**.

"The electronic check reduces the costs of handling paper checks and check-out time, and...

#### 24/3,K/8

DIALOG(R)File 20:Dialog Global Reporter  
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11970071 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### **Nordic banks head e-payments charge**

ELECTRONIC PAYMENTS INTERNATIONAL

June 30, 2000

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5278

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... equity trading, currency orders, credit/debit transactions, bank card issues, cash transfers and current account **statements** all point in the same direction - a potential for substantial cost savings." The leading bank...

... are offered a variety of payments services including payments to individuals domestically and abroad, electronic **bill** payments and presentment services, and its proprietary e-payment service which allows customers to purchase at **merchants** which have signed up for the Solo service and pay directly from their bank accounts. It also operates a mall where customers can shop at registered **merchants**.

Customers of F"reningsSparbanken (known more generally as Swedbank) made some 15 million Internet payments...



24/3,K/9

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09864997 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**eBay's Deal with Wells Fargo Allows Sellers to Accept Credit**

Joelle Tessler

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( SAN JOSE MERCURY NEWS - CALIFORNIA)

March 02, 2000

JOURNAL CODE: KSJM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 625

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... buyers' credit cards and depositing funds in sellers' bank accounts.

Crane said that because Billpoint **approves** buyers' payments and notifies **sellers** of those approvals within seconds, **sellers** can quickly ship the merchandise -- speeding up the entire process. Right now, many **sellers** won't ship a item until a buyer's check or money order arrives and...

... which has been testing its service with some of eBay's high-volume and veteran **sellers** since Thanksgiving, plans to charge **sellers** a flat fee of 35 cents and 3.5 percent of the transaction value for...

24/3,K/10

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09050236 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Debit cards move to the fore**

ELECTRONIC PAYMENTS INTERNATIONAL

November 30, 1999

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1904

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... check cashing. A bill payer, for example, could move funds, initiating a message asking the **payer**'s institution for **authorisation**, another to notify the biller of payments and a third to move the funds. Cash...

... product, which Korman said would be demonstrated some time next year, uses iris recognition to **authorise** transactions.

**Consumers** will enrol in the iris database by having their eyes scanned at terminals deployed in...

24/3,K/11

DIALOG(R)File 20:Dialog Global Reporter  
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08631786 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banking Poised to Enter Era of Internet**

Julie Hyman  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (WASHINGTON TIMES - WASHINGTON,  
D.C.)  
December 09, 1999  
JOURNAL CODE: KTWT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1180

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... being offered by Chase Manhattan and Wells Fargo.  
But the efficiency of regular on-line **bill** payment and **bill**  
presentment depends on the level of technology of **billing** companies.  
When customers pay **bills** on line, the amount is deducted from their  
account. Banks then send the money on...

...the money electronically or write a check.  
Companies also need to be equipped to send **bills** on line.  
"Initially, the businesses are going to have to take a leap of faith

...  
...Mr. Kirby of SunTrust.  
He drew a parallel to the introduction of credit cards, which  
**merchants** were slow to adopt before their usage exploded. Mr. Kirby and  
representatives at other banks...

24/3,K/12

DIALOG(R)File 20:Dialog Global Reporter  
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08610683 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Banking Industry Is Poised to Enter Era of Internet, Analysts Say**  
Julie Hyman  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (WASHINGTON TIMES - WASHINGTON,  
D.C.)  
December 08, 1999  
JOURNAL CODE: KTWT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1180

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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When customers pay **bills** on line, the amount is deducted from their  
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...the money electronically or write a check.  
Companies also need to be equipped to send **bills** on line.  
"Initially, the businesses are going to have to take a leap of faith

...  
...Mr. Kirby of SunTrust.  
He drew a parallel to the introduction of credit cards, which  
**merchants** were slow to adopt before their usage exploded. Mr. Kirby and  
representatives at other banks...

24/3,K/13

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08595437 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Home Account Unveils Canopy First Millennium Release**

PR NEWSWIRE

December 07, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 900

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... integrated OFX (Open Financial Exchange) functionality of Canopy First Millennium Release, financial institutions also can **allow consumers** to automatically transfer their online transactions directly into personal financial management (PFM) software applications such...

**24/3,K/14**

DIALOG(R)File 20:Dialog Global Reporter

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05681545 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**On-Line Banking: Verisign Offering Simpler E-Mail Security System**

SECTION TITLE: Digital Frontiers

JEFFREY KUTLER

AMERICAN BANKER , v164, p16

June 10, 1999

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 763

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... forwarded, and authenticated," including electronic data interchange, transfers of bank statements or stock trading data, **electronic bill** payment and presentment, and health-record storage and sharing.

Verisign says it is addressing complaints about...

**24/3,K/15**

DIALOG(R)File 20:Dialog Global Reporter

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03022857 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ESL Federal Credit Union Inaugurates Internet Target Marketing**

PR NEWSWIRE

October 06, 1998 8:20

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 826

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... its first application of Target Marketing, ESL instituted a month-long campaign to promote online **billing** services to its Internet customers. In the 30-day trial, the campaign produced a five-fold increase in the number of customers signing up for online **bill** payment, from about 30 sign-ups per month to about 150.

In its second application...

... community information to its online members. The credit union recently used Target Marketing to let **bill** payments users know that several frequently-used **payees** had recently converted to receiving payments

electronically.

Joe Buscaglia, Project Manager for ESL's online...  
...messages to prevent overexposure. Users experience no apparent delays in downloading Web pages, and the **credit union** has yet to receive a single complaint about Target Marketing messaging from online users.  
ESL...

... customers. Digital Insight's Web-based services include AXIS, a comprehensive home banking system with **bill** payment options, and PRIZM, a comprehensive cash management solution for small businesses.  
/CONTACT: Michele Hollenstein...

#### 24/3,K/16

DIALOG(R)File 20:Dialog Global Reporter  
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01925390 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### **For Price of an ATM, Banks Can Offer Internet Transactions**

Chris O'Malley

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (INDIANAPOLIS STAR AND NEWS)  
June 15, 1998 3:2

JOURNAL CODE: KISN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 907

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... money between accounts, check rates, fill out a loan application, calculate loan payments, and pay **bills** without ever writing a check (the bank either pays by electronic fund transfer or by...

... FiNet-based system to check account balances and transfer money between accounts. He also pays **bills** online.

But, as with any online banking, all is not perfect. Although one of the...

... the use of electronic funds transfer (it costs financial institutions money to move checks), some **payees** don't accept money electronically.

In that case, the financial institution will cut a check...

...it to the party the online banking customer is trying to pay. That means some **payees** might get confused about receiving a check from the customer's bank.

That situation caused...

... problems Jet worked out. Still, like many online banking customers, there's at least one **bill** he won't pay using online banking. In that case, he hauls out the old...

#### 24/3,K/17

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01334961 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### **PIRG Study on ATM Fees Misses the Real Story on Cost Trends; More and More Consumers Getting Cash Back Free**

PR NEWSWIRE

April 06, 1998 12:34

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 504

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... grown by only 5%.

"The public is increasingly taking advantage of the growing number of **merchant** locations where they can make a purchase and get cash back," he noted. "In addition...

... such as supermarkets, ATM cardholders may now get cash without paying a fee at major **merchants** like Walgreen's." He pointed out that many institutions are being proactive in educating their...

... three months alone, PULSE's members have distributed more than three-quarters of a million **statement** stuffers advising consumers how to get cash back.

At the same time, Paur stresses, the...

... ATMs free of charge or using their ATM card for purchases and cash back at **merchant** locations."

Paur added that, in focusing wholly on bank fees, PIRG failed to note that...

Set	Items	Description
S1	599354	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	469942	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	1289919	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	2212220	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1954053	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	1034467	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	1019956	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	109	S1(5N)S2(S)S3
S9	96409	S4(3N)S5
S10	95921	S6(3N)S7
S11	4	S8 AND S9 AND S10
S12	4	RD (unique items)
File	15:ABI/Inform(R)	1971-2006/Jan 13 (c) 2006 ProQuest Info&Learning
File	610:Business Wire	1999-2006/Jan 13 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Jan 14 (c) 2006 Financial Times Ltd

12/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02487661 220542081

**Managing receivables in the digital economy**

Lambert, Pete

Business Credit v104n9 PP: 37-43 Oct 2002

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 5162

...TEXT: Credit Department will then review the order. In this phase of the business cycle, the **credit** investigation uses traditional **bank** and trade references, along with any financial information that is available. Upon completion of the...

...to review product lines and place orders on the web site. Businesses in this phase **allow customers** to follow up on their delivery by viewing/tracking their orders) online.

The automated processing...bills and/or authorize payment. A file is created by the biller to send ACH **debit** information to a **financial institution** or **credit** card information to the merchant processor.. Another file is created to automatically post the payment...  
...sign-on information. When consumers use a CSP, the CSP provides a link to the **consumer**, **allowing** them to review their bills. The CSP obtains the bill from the consolidator or from various Billets' Direct web sites. Upon reviewing bills on the CSP site, a **consumer** may **authorize** payment. Once authorized, the CSP will debit the consumer's account and make payment on...good funds," remittance information can be routed to their financial institution along with the ACH **debit** tile. The **financial institution** will provide the seller with an electronic file of the settlements and the remittance information...

...bank's information reporting system where they would authorize the ACH payment. Upon completion of **authorizing** the payment, the **buyer** would be returned to the Biller's web site where they were originally reviewing their...

...the consolidator, and buyers enroll online by entering their payment information.

The consolidator presents the **invoices** to the buyers for review, with any **billing** disputes handled in the same method as discussed in the Seller Direct Model. The difference is that the consolidator sends the **e - mail** to the various **sellers** with deduction information. Payments are made to the consolidator, who in turn pays the seller...to the proper locations, i.e. remittance files to AR and payment files to the **financial institution** or **credit** card processor. Relative to in-house development, outsourcing to an ASP minimizes the investment in...

12/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01540633 01-91621

**Understanding financial EDI**

Pushkin, Ann B; Morris, Bonnie W

Management Accounting v79n5 PP: 42-46 Nov 1997

ISSN: 0025-1690 JRNL CODE: NAA  
WORD COUNT: 2306

...TEXT: payment of vendor invoices.

#### BEYOND EFT

FEDI systems involve more than just the electronic funds **transfers** (EFTs) ( that **banks** have been doing for years. The difference is that very little remittance information is transmitted...

...at least one bank, and, generally, they include two-one for each trading partner. Most **banks** are able to **transfer** funds electronically in an Automated Clearing House (ACH) format (see glossary). Not all banks can...

...the buyer already has an EDI procurement application but wants to be able to pay **vendor invoices electronically by transmitting** payment instructions electronically to the bank. In such a case, a financial value-added network...

...the remittance data and the payment information electronically to one service provider. Furthermore, this capability **allows** the **buyer** to integrate the payment process with the EDI procurement applications. For example, the receipt of an EDI **invoice** for goods received, or another standard EDI document, could trigger the transmission of the payment either a traditional electronic funds transfer (an ACH credit) or as an ACH **debit**.

Although **banks** have been transmitting ACH debits for years to collect such contractual obligations as insurance premiums...

...seller. The seller then notifies its own bank to process an ACH debit with the **authorization** number against the **buyer**'s bank. Finally, the buyer's **bank** posts the ACH **debit** if the authorization number from the seller's bank matches the **authorization** number from the **buyer**.

There are several advantages of the ACH debit architecture. First, the buyer does not need...

...ACH format or an EDI format. The payment may be processed by the buyer's **bank** as an ACH **credit** or ACH debit from the seller's bank, as discussed previously.

If the buyer chooses...

...ACH format-"datawith-dollars" FEDI design. Upon receipt of the CTX envelope, the seller's **bank** will **credit** the seller's **bank** account and transmit the remittance data and payment information to the seller in an EDI...

12/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01156968 98-06363

**The classification of credit card receivables: In re Brendle's Stores, Inc.\***

Waldrep, Thomas W Jr; Wall, James D

Commercial Law Journal v100n3 PP: 355-389 Fall 1995

ISSN: 0010-3055 JRNL CODE: CLJ



WORD COUNT: 17388

...TEXT: the credit card to generate a credit card transaction slip(104) with an Issuing Bank **authorization** code, and the **Customer** receives some good or service from the Merchant.(105) One copy of the credit card...

...information about the sale to the Issuing Bank.(123) The Issuing Bank paid the Merchant **Bank** the **credit** card sale amount, splitting the processing fee, and the Issuing Bank then billed the Customer...it does apply to deposit accounts that are the proceeds of other collateral.(133) The **Bank** argued that the **credit** card receivables of Brendle's were not instruments(134) and that the Bank had a...

...Bankruptcy Court refused to allow the Bank to set off against the proceeds of the **credit** card accounts. The **Bank** appealed to the District Court.(145)

#### E. THE DECISION OF THE BANKRUPTCY COURT

The Bankruptcy...slips are subject to, among other things, the agreement between the Customer and the Issuing **Bank** .(160) **Credit** card transaction slips also do not qualify as securities.(161)

A credit card slip can...

...the only party with which Brendle's had such a contractual relationship was the Merchant **Bank** , and Brendle's **credit** card slips were not physically **transferred** to the Merchant **Bank** at any time. The District Court stated:

Specifically, when the right to payment on a...

...the holder must also have some contractual relationship with one or more members of the **credit** card system: member **bank** for Visa or MasterCard; American Express itself for Optima or the American Express Card. Without...

...District Court stated:  
Even when a writing does exist, bank card slips are not always **transferred** to the issuing **bank** ; the merchant or the merchant bank may retain them and electronically transmit the information necessary to obtain payment and **bill** the cardholder. This truncation of the collection procedure suggests that the right to collect is...by a UCC filing. That same rationale applies to the financing of a merchant's **bank credit** card receivables.

Given the complete commercial impracticability of First National's possession of ABC's...billion, an increase of 180% over 1990. Id. at 7.

5. "Among the top 50 **bank credit** cards in 1994, spending per active account averages \$2,945, up 10.3% [from 1993...

...of an unpaid balance averaged \$1,748 per active account, up 4.5%" Top 50 **Bank Credit** Cards--U.S. 1994, 588 NLSON REPORT 1, 6 (January, 1995).

6. In 1994, Visa...

...Uniform Commercial Code as defined above.

13. Brandon, The Applicability of Article 4 to the **Banks** Involved in a **Credit** Card Charge Slip Clearing Arrangement, 26 U.C.C.L.J. 247, 247 (1994).

14...

...the Customer, another is kept by the Merchant, and another is processed by their Merchant **Bank**. Sepinuck, Classifying **Credit** Card Receivables Under The UCC: Playing With Instruments?, 32 ARIZ. L. REV. 789, 795 (1990) ...

...Professor Clark wrote that "no court has yet grappled directly with the proper characterization of **bank credit** card sales drafts." B. Clark & B. Clark, The Law of **Bank** Deposits, Collections and **Credit** Cards 911.10 (1992) (p. 11-10). "Billions of dollars will be at stake when...1982).

68. Sepinuck, *supra* note 14, at 809.

69. See B. Clark, The Law of **Bank** Deposits, Collections and **Credit** Cards 911.10 (3d ed. 1989 & 1992 Cum. Supp. No. 3) (p. S11-10 n...*supra* note 15, at 915.02 (p. 15-4).

101. The Issuing Bank is the **bank** that issues the **credit** card to the Customer and with which the Customer has a contractual relationship. East & Byerly...

...bank to receive payment and for the issuing bank to bill the cardholder has been **sent electronically** from the **merchant** bank to the issuer.

*Id.* at 796-W (footnote omitted). Credit cards, and the software...199 and accompanying text.

118. *Id.*

119. *Id.*

120. *Id.*

121. *Id.* Brendle's primary **creditor**, the **Bank**, was also Brendle's Merchant Bank. The Bank's obligations and legal interests as a...

...clearinghouses for forwarding information to the proper Issuing Bank. *Id.* at 12 n.1. They **credit** the Merchant **Bank** and collect from the Issuing Bank. *Id.*; see B. Clark & B. Clark, *supra* note 15...

...given).

136. Brendle's, 165 B.R. at 813.

137. Brendle's argued that the **Bank** was unperfected because **credit** card slips are instruments. Professor Clark predicted this argument: In a receivership or bankruptcy, debtors will argue that " **bank credit** card drafts generated at the point of sale are 'instruments' requiring possession for perfection under...B.R. at 814 (credit card slips are stored temporarily, then destroyed; they are never **transferred** to the Merchant **Bank** ). See B. Clark & B. Clark *infra* note 228, at 1 ("[V]irtually no lenders to...Clark & B. Clark, *supra* note 15, at 911.10 R.184 ("In the case of **bank credit** cards, the receivables probably represent obligations owed to the bank on independent loans, not the...sale of goods or the rendition of services by the assignor. In the case of **bank credit** cards, the receivables probably represent obligations owed to the bank on independent loans, not the...1992). See also B. Clark & B. Clark, *supra* note 15, at 915.02[5] (when **bank credit** cards were first introduced, much effort was expended in characterizing the credit card transaction

between...

...lender a security interest in its credit card receivables, an additional quandary arises when Issuing **Banks** sell their **credit** card receivables to be securitized. When credit card receivables are securitized, the receivables owed by...

12/3,K/4 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
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0001094943 I7A698530A5E111D881BF9023DCA0649D (USE FORMAT 7 FOR FULLTEXT)  
**AeA Micro Cap Financial Conference 2004 Presenter Profiles**  
Business Wire  
Friday, May 14, 2004 T19:35:00Z  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 4,388

...Nasdaq NM: BTUI Date Presenting: Monday, May 17th Media Contact: Mark  
Rosenzweig Investor Relations Contact: **Bill** Monigle Phone: (603) 424-1184  
E-mail: bmonigle@earthlink.net Company URL: <http://www.btu...>

...Inc. Ticker Symbol & Stock Exchange: NASDAQ:CDSS Date Presenting:  
Tuesday, May 18th Media Contact: Laura **Sellers** email :  
lsellers@citadel.com phone: 214-234-2504 Investor Relations Contact: Steve  
Solomon Phone: 214-750...

...the CATC Trace (TM), our products generate, capture, filter and analyze  
high-speed communications traffic, **allowing** our **customers** to quickly  
discover and correct persistent and intermittent errors and flaws in their  
product design...

...the overall cost of customer support. The company serves EarthLink, QVC,  
Microsoft, Ameritrade, American Airlines **Credit Union** and over 3,000  
other clients. LivePerson (NasdaqSC: LPSN) is headquartered in New York  
City...

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et      Items  Description
S1      599354  CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH-
                ANT? ?
S2      469942  (ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S-
                ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR -
                NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3      1289919  AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ?
                OR STATEMENT? ?
S4      2212220  DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU-
                MER? ? OR CUSTOMER? ?
S5      1954053  APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?-
                ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6      1034467  BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? -
                OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR -
                FIRM? ? OR ENTITY OR ENTITIES)
S7      1019956  DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8      109      S1(5N)S2(S)S3
S9      96409      S4(3N)S5
S10     95921      S6(3N)S7
S11     4          S8 AND S9 AND S10
S12     4          RD (unique items)
S13     46459      (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE -
                OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR -
                SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM-
                IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR
                EFTS OR EBPP
S14     802      S13 AND S9 AND S10
S15     270      S13(4S)S9(4S)S10
S16     110      S15(4S)S1
S17     56      S16 NOT PY>2000
S18     54      RD (unique items)
S19     32448      S1(S)S3
S20     28      S15(4S)S19
S21     13      S20 NOT PY>2000
S22     12      RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Jan 13
        (c) 2006 ProQuest Info&Learning
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        (c) 2006 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2006/Jan 14
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**22/3,K/1 (Item 1 from file: 15)**  
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01673602 03-24592

**Payment by electrons**

Patel, Jeetu; Andrews, Linda; Gallagher, Sean  
Informationweek n693 PP: 69-74 Jul 27, 1998  
ISSN: 8750-6874 JRNL CODE: IWK  
WORD COUNT: 1500

...TEXT: deliver the funds to the biller.

\* Banks need to provide online access to statements and **allow customers** to pay their bills online.

\*Consumers need a way to access their bills. They may...

...mechanism for organizations to use in providing data to their customers or consumers. But the **bill** -presentment and payment industry is still young. There's still confusion in the marketplace as **vendors** begin to implement strategies and visions that will shape the future relationship between biller and...

**22/3,K/2 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01540633 01-91621

**Understanding financial EDI**

Pushkin, Ann B; Morris, Bonnie W  
Management Accounting v79n5 PP: 42-46 Nov 1997  
ISSN: 0025-1690 JRNL CODE: NAA  
WORD COUNT: 2306

TEXT: Is paying **vendor invoices** bogging your company down? Many companies already are using electronic data interchange (EDI) to process their **bills** but find they haven't reduced paperwork that much. A new transaction system, financial electronic...

...EDI procurement application and wants to extend that system to include the electronic payment of **vendor invoices**.

**BEYOND EFT**

FEDI systems involve more than just the electronic funds transfers (EFTs) (that banks...

...at least one bank, and, generally, they include two-one for each trading partner. Most **banks** are able to **transfer** funds electronically in an Automated Clearing House (ACH) format (see glossary). Not all banks can...

...the buyer already has an EDI procurement application but wants to be able to pay **vendor invoices** electronically by transmitting payment instructions electronically to the bank. In such a case, a financial...

...format before transmitting it to the buyer's non-EDI-capable bank for a traditional **electronic funds transfer** (an ACH credit). Simultaneously, the FVAN also forwards the remittance information to the

**seller** in an EDI format. Obviously, then, the advantage for the buyer is the ability to...

...the remittance data and the payment information electronically to one service provider. Furthermore, this capability **allows** the **buyer** to integrate the payment process with the EDI procurement applications. For example, the receipt of an EDI **invoice** for goods received, or another standard EDI document, could trigger the transmission of the payment...

...providers do not convert payment information into an ACH format, the buyer must communicate the **EFT** payment information to the bank on paper via the postal system or by fax.  
IF...

22/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01093317 97-42711

**Consumer potholes on the electronic highway**

Friedman, Eric; Giloley, Joe  
Credit World v84n1 PP: 14-18 Sep/Oct 1995  
ISSN: 0011-1074 JRNL CODE: CW  
WORD COUNT: 2252

...TEXT: they can process a chargeback: "Please understand that [name of bank] acts only as a **billing** agent between our cardholders and the **merchants**. While often times we can assist our cardholders with their disputes, there are limitations that...

...While another bank aggressively processes a chargeback on behalf of its cardholder, even after the **merchant** 's bank "represents" the chargeback [sends it back to the consumer's bank], simply by writing: "We denied this request [from the **merchant** 's bank]."

When a consumer requests a chargeback, some banks will instinctively check certain items...

...assisting consumers with their chargeback claims. We have the consumer sign a form authorizing the **credit** card issuing **bank** to discuss the matter directly with us. What we are finding is quite disconcerting. Not... occasions.

Disparate treatment is not limited to the area of credit cards. Electronic Fund Transfers ( **EFTs** ) are equally the source of incorrect or conflicting information. Our experience indicates that it is...

...unscrupulous merchants to stop automatically debiting their accounts. Despite the fact that Regulation E specifically **authorizes** such terminations, the **customer** service departments of many banks appear to be disseminating incorrect information on a widespread basis...

...problems for consumers can be substantial. Automatic debits are not always specified clearly on bank **statements**, making it easy for consumers to overlook such debits on monthly **statements**. Further, if a consumer processes a stop payment order for a recurring EFT, the **merchant** can successfully defeat such a stop payment and process another debit simply by changing the...

22/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00889285 95-38677

**The automated clearinghouse system: Moving toward electronic payment**

McAndrews, James

Business Review (Federal Reserve Bank of Philadelphia) PP: 15-23 Jul/Aug 1994

ISSN: 0007-7011 JRNL CODE: FRB

WORD COUNT: 4086

...TEXT: customer making payment, the company needs a computer link with its bank so that the **bank** can **transfer** the invoice information in machine-readable form. Even then, the firm must learn how to...

...the Hawaiian ACH Association, the Mid-America Payment Exchange in Omaha, and the Mid-America **Automated Payment System** in Cleveland all have conducted marketing efforts to promote the use of preauthorized automated ...

...three months of an advertising campaign.

Pacific Bell has created another innovation in paying utility **bills** through ACH. Its system **allows** a **consumer** to call a telephone number, review the amount of her **bill**, and then instruct the company to debit her account on a particular day. This system...

...t control the timing of her payment in a debit transaction, while it preserves the **merchant**'s preference, when choosing between debit and credit transactions, for the easier-to-process debit...

22/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00855200 95-04592

**Beyond paper**

McDougall, Bruce

Canadian Banker v101n3 PP: 22-26 May/Jun 1994

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 2350

...TEXT: Withdrawals from Canada's 15,000 ABMs now account for more than half of all **electronic payment** items passing through the Canadian Payments Association (CPA)'s **Automated Clearing Settlement System** and for 72% of all withdrawals from personal accounts.

ABMs have also become popular...

...opposed to just cashing cheques," says Craig Ballance, Manager of EDI Products at the Royal **Bank** in Toronto.

\* **CREDIT CARDS**. Credit cards provide a convenient alternative to carrying cash or writing cheques. They also **allow customers** to defer payments.

More than 50 million credit cards from more than 40 issuers are now in circulation in Canada, including **bank credit** cards, proprietary retail

cards, and travel and entertainment cards.

Holders of bank cards may purchase goods from participating **merchants** on credit and make cash advances from any branch of participating banks. Almost half of Canadian cardholders pay their **bills** in full each month; the others pay a portion and are charged interest on the...

...payments, reducing fraud and providing more timely information on lost or stolen cards.

\* DEBIT CARDS ( **ELECTRONIC FUNDS TRANSFER** AT POINT OF SALE-- **EFT** /POS). Debit cards enable consumers to purchase items or services with funds withdrawn immediately by electronic means from their **bank** accounts and **transferred** to the retailers' accounts.

In the process, a cashier passes the card through a card...

**22/3,K/6 (Item 6 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00753016 94-02408

**Electronic data interchange - A challenge for management accountants**

Tsay, Bor-Yi

CMA Magazine v67n6 PP: 19-22 Jul/Aug 1993

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 2164

...TEXT: s accounts payable department must match up three supporting documents: purchase order, receiving report, and **vendor invoice**. Because the first two documents are internally generated, they can be obtained through the internal EDP system. **Vendors** transmit their **invoices** through an EDI network. Thus, the organization must integrate its EDI system with its internal EDP system so that it can access and match the **vendor invoices** to purchasing orders and receiving reports.

At the same time, the supplier's accounts receivable...

...send cheque payments through the mail, EDI advocates recommend that payments be routed through the **banks' electronic funds transfer (EFT)** system. If **banks** do not participate in an EDI network, trading partners can still instruct their **banks** to **transfer** funds over the telephone to the vendor's account. But without tangible evidence of payment authorization, telephone communications pose an internal control problem. In an EDI network, the banks' **EFT** network is virtually integrated with the customers' EDI systems. Traders' requests for the payments transmitted ...

**22/3,K/7 (Item 7 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00620229 92-35331

**What Benefits Will Global EDI Offer?**

Cahn, David M.

Transportation & Distribution v33n6 PP: 63-64 Jun 1992

ISSN: 0895-8548 JRNL CODE: HLS

WORD COUNT: 1218



...TEXT: efficient response to customer needs. EDI can also increase cash flow from electronic funds transfers ( **EFT** ) with the reduction of float time. Enhanced business relationships between suppliers and customers is another...

...applications \* Multi-media uses.

Financial applications among many corporations are using EDI to generate electronic **invoices** or similar activities. In the banking industry, the major area of opportunity is with the slowly growing acceptance of **electronic funds transfer** ( **EFT** ). **EFT** is based on a **buyer** organization **authorizing** its **bank** to **transfer** funds to a **seller** 's account or financial institution.

The reason for the slow growth is primarily based on...

22/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00613174 92-28277

**Food for Thought: How Arizona Grocer Upgraded Its Network**

Anonymous

Communications News v29n5 PP: 8, 10 May 1992

ISSN: 0010-3632 JRNL CODE: CNE

WORD COUNT: 983

...TEXT: products.

Johnson notes that one of the hassles most markets run into involves figuring whether **vendor bills** are accurate. The ISDN network integrates a system that will count products delivered through the...

...Another current data function that will be made more efficient by the ISDN network is **Electronic Funds Transfer** , a system that **allows customers** to use their **EFT** cards to purchase groceries.

"This system alone has allowed us to draw upon a different...

...just installed a new credit system in which customers who have a valid Valley National **Bank credit** card can charge their groceries at any of our stores."

"We're leaps and bounds...

22/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00596392 92-11565

**Negotiating Agreements for Telephonic and Electronic Funds Transfer Services**

Binder, Mary S.

Banking Law Review v4n2 PP: 10-20 Fall 1991

ISSN: 0898-7998 JRNL CODE: BAW

WORD COUNT: 7672

...TEXT: paperless purchase/sale stream of transactions. Purchase orders,

purchase acknowledgments, receiving reports, exception notices, and **invoices** are electronically generated and transmitted between the trading partners. Ultimately, the **seller**'s accounts receivable system is updated for **amounts due** and a buyer's accounts payable system is updated for amounts owed. (6)

EDI funds...

...funds and data regarding the invoices paid or amounts collected. Although today only a few **banks** offer EDI funds **transfer** services, the proliferation of EDI systems strongly suggests that in the near future numerous commercial...

**22/3,K/10** (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2006 Business Wire. All rts. reserv.

00385878 20001016290B2811 (USE FORMAT 7 FOR FULLTEXT)  
**Yahoo! Auctions Experiences 400 Percent Growth in Past Year; Online Auction Service Celebrates Two-Year Anniversary as a Key Player in Competitive Category with New and Expanded Services**  
Business Wire  
Monday, October 16, 2000 12:49 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,225

...raise more that  
\$1.5 million dollars for over 60 charities around the world.

- **Featured Sellers** -- This premium service provides **sellers** who supply quality merchandise and a consistent inventory, priority placement and branding for their auctions. Current high-profile featured **sellers** include **Bill** Graham Presents, Steiner Sports, Fox Studios, Sony Pictures and the NBA.
- **Seller Performance Reward Program** -- This program rewards sellers with high-sell through percentages and positive **customer** ratings by **allowing** them to earn an unlimited number of auction submissions per calendar month. The Seller Performance...

...person payment  
service enables U.S.-based Yahoo! consumers to request, receive, send and make **electronic payments** via the Internet by linking their credit cards, **debit** cards or **bank** accounts to their secure online Yahoo! PayDirect account.

- **PSA Authentication and Grading Service** -- As the...

**22/3,K/11** (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2006 Business Wire. All rts. reserv.

00335562 20000803216B0487 (USE FORMAT 7 FOR FULLTEXT)  
**FEATURE/GlobalCollect Launches WebCollect as First International Payment Solution**  
Business Wire

Thursday, August 3, 2000 07:11 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 555

TEXT:

...key payment

methods around the world. WebCollect(TM) is a fast and secure system that **allows consumers** in over 40 countries around the world to buy products on the

Internet and pay by **credit card, bank transfer**, check or invoice. All financial aspects are dealt with by GlobalCollect(TM), via its international...

...August 1999 and has proven itself a successful payment structure for the Internet. Currently, buying **online** means **paying** by credit card, simply because there are few alternatives.

However, this system can often form...

...credit card or prefer not to use one for

Internet transactions. With WebCollect(TM), E- **merchants** have more variety to offer their customers in terms of payment options. Consumers are able to pay

in their local currency and use a variety of payment methods, such as **bank transfers**, checks, **invoice** and credit cards. By offering these options, E- **merchants** will increase customer satisfaction.

22/3,K/12 (Item 3 from file: 610)

DIALOG(R)File 610:Business Wire

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00330675 20000727209B2699 (USE FORMAT 7 FOR FULLTEXT)

**Online Resources Partners With Trade.com to Expand Brokerage Services**

Business Wire

Thursday, July 27, 2000 07:58 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 893

"**Bank s**, thrifts and **credit unions** are ideally positioned to provide investment services" to both individuals and institutions that demand the...

...than 450 financial institutions."

The two companies also plan to integrate the two services to **allow customers**

to easily transfer funds used for trading to and from their bank accounts. Online Resources...

...The McLean, Virginia-based

company has over 450 institutional clients nationwide. The company provides consumer **bill** payment and banking services and aggregates lending, insurance, securities trading and investment services. Online Resources performs real-time processing through its patented **EFT** gateway and full customer

service for client institutions and their retail customers, giving their clients...

...York, TRADE.COM is a division of BlueStone Capital Partners, L.P., an investment and **merchant** bank specializing in servicing small to mid-cap companies.

This news release contains statements about...

Set	Items	Description
S1	312926	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	327633	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	1195441	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	1559726	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1551981	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	486746	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	601201	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	41	S1(4N)S2(S)S3
S9	69108	S4(3N)S5
S10	39656	S6(3N)S7
S11	1	S8 AND S9 AND S10
File 613:PR Newswire 1999-2006/Jan 13		
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File 813:PR Newswire 1987-1999/Apr 30		
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File 634:San Jose Mercury Jun 1985-2006/Jan 12		
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File 624:McGraw-Hill Publications 1985-2006/Jan 12		
(c) 2006 McGraw-Hill Co. Inc		

11/3,K/1 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
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00779584 20020610DEM031 (USE FORMAT 7 FOR FULLTEXT)  
**Comerica Upgrades Web Bill Pay Service**  
PR Newswire  
Monday, June 10, 2002 14:48 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 320

## TEXT:

Comerica Incorporated today announced it was upgrading its Comerica Web **Bill** Pay(SM) service. The new service, which is available beginning today, will **allow customers** to receive **bills** by **e - mail** from over 250 participating **payees** and, if they choose, have them paid automatically.

(Photo: <http://www.newscom.com/cgi-bin/prnh/20010807/CMALOGO> )

The e- **bill** (electronic **bill** ) feature lets the user view **bills** from a wide variety of firms -- such as utilities, telecommunications and insurance companies, **credit** card issuers and **banks** -- and pay them online through Comerica Web **Bill** Pay. Users also can elect to receive an e-mail notice that their e- **bill** has arrived.

"The upgrade in our Web **Bill** Pay service is part of our continuing effort to enhance our customers' Internet banking experience...

...consolidated information from customers' accounts at financial institutions and other firms."

With the enhanced Web **Bill** Pay service, customers now can use nicknames instead of account numbers to differentiate their accounts, such as "Dave's Cell **Bill** " or "Mary's Cell **Bill** ." Customers also can group their payees by category, such as entertainment, insurance, utilities, etc. for a better understanding of how their money is spent.

The cost for Comerica Web **Bill** Pay is \$6.95 per month with unlimited **bill** payments. The service is provided at no charge to Comerica's Choice and Premier checking...

Set	Items	Description
S1	312926	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	327633	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	1195441	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	1559726	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	1551981	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	486746	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	601201	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	41	S1(4N)S2(S)S3
S9	69108	S4(3N)S5
S10	39656	S6(3N)S7
S11	1	S8 AND S9 AND S10
S12	25777	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS OR EBPP
S13	6150	S1(10N)S3
S14	19	S12 AND S9 AND S10 AND S13
S15	10	S14 NOT PY>2000
S16	10	RD (unique items)
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00391603 20000808ATTU028 (USE FORMAT 7 FOR FULLTEXT)  
**Checkfree Posts Record Results for Fourth Quarter And Fiscal 2000 Payment**  
PR Newswire  
Tuesday, August 8, 2000 19:36 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 3,514

...Company's core electronic billing and payment  
platform to enable people to pay not only **bills**, but also other  
people  
and **merchants** on the Internet, using their bank accounts.

\* Nearly 200 sites are now live with full...

...generation payment" capabilities. These new  
~~services will enable consumers to use their existing,~~ secure, trusted  
**debit** or **credit** **bank** accounts to pay anyone, for anything,  
anywhere,  
anytime, electronically on the Internet.

\* A strategic agreement...services and products are focused on enabling  
customers to receive electronic bills and statements, make **electronic**  
**payments**  
and collections, automate paper-based recurring financial transactions and  
conduct secure Internet transactions.

Fourth Quarter...

...multi-year agreement with  
Alliant Energy Corp. to develop an electronic bill presentment and  
payment ( **EBPP** ) system. Alliant Energy Corp., is headquartered in  
Madison, Wis., and provides energy service to more...

...will  
offer CheckFree i-Series electronic billing software in addition to  
its  
own integration and **electronic** **payment** capabilities to companies  
in  
Singapore, Malaysia, Philippines and Hong Kong.

\* May 16 - Derivion and North...  
...monthly  
utility bills online.

\* May 8 - CheckFree and WebLink Wireless, Inc., announced an agreement  
that **allows** WebLink Wireless **customers** to pay their wireless data  
bills  
online via CheckFree's E-Bill electronic billing and payment service.

\* May 8 - billserv.com, Inc., an electronic bill presentment and  
payment  
( **EBPP** ) service bureau, today announced it has signed a multi-year,  
exclusive agreement with Avista Utilities to implement an  
**EBPP** system enabling Avista Utilities' customers to receive and pay  
their monthly energy bills online. Avista...Allegheny Energy) to  
provide its paperless entry



...processing solution to enable origination and receipt of **electronic payments** through the Automated Clearinghouse (ACH).

\* April 5 - CheckFree announced that the United States Postal Service ...

...payment transactions for customers who want to pay for Postal Service products and services by **debiting** their **bank** account. In addition, CheckFree will be a strategic partner in the Postal Service's person...

...Chase Manhattan Bank, has signed a multi-year non-exclusive extension to its contract for **electronic payment** services. CheckFree will handle remittance processing for Chase's **electronic bill payment** offering.

\* March 23 - CheckFree Health & Fitness announced that Spectrum Clubs, Inc. will utilize CheckFree's RCM 2001 club management system and **electronic funds transfer** services to enhance the management of its 18 health clubs.

\* March 22 - CheckFree announced that...

...INDUSTRY NAMES: **ELECTRONIC FUNDS TRANSFER ;**

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DIALOG(R)File 613:PR Newswire  
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00338415 20000522SFM090 (USE FORMAT 7 FOR FULLTEXT)  
**Ipin And Cap Gemini Forge Strategic Deal for Wireless Internet Payment System**  
PR Newswire  
Monday, May 22, 2000 07:01 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 836

TEXT:  
iPIN, the leader in **online payment** platforms, today announced a strategic alliance with the Wireless Internet Center (WIC), a market development...

...with the WIC, iPIN will contribute to the development of wireless commerce and integrate its **online payment** platform into millions of devices."

...wireless device, and is then billed through a participating Internet Service Provider, telecommunications carrier, or **bank**. A **credit** card is not required. This flexibility is essential to the success of wireless commerce, as...

...logo next to it, then confirm the amount with a PIN number. The iPIN system **debits** their **bank**

account for the purchase or aggregates purchases over the course of a month, with the...

...has access to purchase details and account information. With completely Web-based account management, iPIN **allows consumers** to assign personal iPIN accounts to different family members and set spending limits. iPIN also...

...payment platform, provides the simplest way for consumers to make purchases online. iPIN works with **merchants** and **billing** partners throughout the world to offer Internet payment systems. Billing partners include ISPs, banks, and...

16/3,K/3 (Item 3 from file: 613)  
DIALOG(R)File 613:PR Newswire  
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00323456 20000501SFM096 (USE FORMAT 7 FOR FULLTEXT)  
**Ipin Announces Entry Into Asia Pacific**  
PR Newswire  
Monday, May 1, 2000 08:04 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 715

TEXT:  
...to bring Asia Pacific consumers and merchants access to a global, multi-currency, multi-language **online payment** system that is free to users.

iPIN is opening offices initially in Singapore and Hong...

...amount with a personal password. iPIN applies purchases to the consumer's ISP, telco bill, **credit** card, or **bank** account. iPIN preserves purchase privacy, as the user is the only one who has access to purchase details and account information. With completely Web-based account management, iPIN **allows consumers** to assign personal iPIN accounts to different family members and set spending limits.

About iPIN...

...payment platform, provides the simplest way for consumers to make purchases online. iPIN works with **merchants** and **billing** partners throughout the world to offer alternative payment systems, particularly in countries where credit card...

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DIALOG(R)File 613:PR Newswire  
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00227330 19991207LATU018 (USE FORMAT 7 FOR FULLTEXT)

**Home Account Unveils Canopy First Millennium Release**

PR Newswire

Tuesday, December 7, 1999 08:03 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 912

...Consumer Convenience

Among the new features, Canopy First offers "On Us" Bill Pay, which allows

**online payments** owed to the **financial institution** to be **transferred** directly to the institution, saving time and money by bypassing third-party **bill payment vendors**. The Canopy First Millennium Release also provides sub-client functionality that accommodates multiple client hierarchies...

...integrated OFX (Open Financial Exchange) functionality of Canopy First Millennium Release, financial institutions also can **allow consumers** to automatically transfer their online transactions directly into personal financial management (PFM) software applications such...

**16/3,K/5 (Item 5 from file: 613)**

DIALOG(R)File 613:PR Newswire

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00222219 19991129SFM037 (USE FORMAT 7 FOR FULLTEXT)

**iPIN and TUCOWS Music Announce Partnership**

PR Newswire

Monday, November 29, 1999 07:00 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 786

TEXT:

...TUCOWS Music

joins eight other leading music e-commerce sites in choosing iPIN as its **online payment** system. With today's announcement, iPIN further solidifies its position as the preeminent e-commerce...

...total amount spent added to the consumer's ISP, telco bill, or credit card, or **debited** from their online **bank**

account. iPIN preserves purchase privacy, as the user is the only one who has access to purchase details and account information. With completely Web-based account management, iPIN **allows consumers** to assign personal iPIN accounts to different family members and set spending limits. iPIN also...

...way for consumers to make purchases on the Internet. iPIN is partnering with leading online **merchants** and **billing** partners to supply consumers with a quick and easy way to buy digital products and...

16/3,K/6 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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1401869 LAM056  
**BroadVision Ships New One-To-One Applications with Integrated Web Publishing Toolset**

DATE: January 11, 1999 08:05 EST WORD COUNT: 1,156

... end ecommerce solution that provides the functionality needed for customer-centric, high transaction sites, including **online payment** acceptance, fulfillment, order status, shipping, tax, inventory management, browsing and searching, shipping lists, marketing and...

...allows banks using BroadVision One-To-One

Financial to easily implement online banking sites that **allow customers**

to pay one-time and recurring **bills**, view payment history, and manage

**payee** lists.

Online alerts enable online banking customers to be notified immediately

of changes in status...growth and increasing acceptance by Global 2000 businesses with over 200 customers including American Airlines, **Credit Suisse, Development Bank** of Singapore, Fingerhut, Hewlett-Packard, Intuit, Liberty Financial, META Group, Nortel Networks, RS Components, Solectron...

16/3,K/7 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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1352023 LATU021  
**ESL Federal Credit Union Inaugurates Internet Target Marketing**

DATE: October 6, 1998 08:02 EDT WORD COUNT: 821

**ESL Federal Credit Union Inaugurates Internet Target Marketing**

, Oct. 6 /PRNewswire/ -- ESL Federal **Credit Union** is deploying Digital Insight's revolutionary new Target Marketing product for Internet banking, and the...

... began using a pilot version of Target Marketing two months ago. The new product enables **banks** and **credit unions** to present individually-targeted marketing promotions to online customers through the institution's own branded...

... services, as well as branded online banking services and Web pages for more than 170 **banks**, thrifts, and **credit unions** throughout the United States.

ESL already has more than 7,000 of its 126,000...  
... the campaign produced a five-fold increase in the number of customers

signing up for **online bill payment**, from about 30 sign-ups per month to about 150.

In its second application of...

... with a special offer for low-cost Internet access services from an area provider. The **credit union** signed up 80 customers in the first two weeks. ESL has also begun using Target...

... s online customers are already submitting 75 loan applications a month over the Internet. The **credit union** is currently planning to link Target Marketing with Digital Insight's online chat capability so that pre-**approved customers** can receive immediate **approvals** on loan applications.

Ms. Kier points out that in addition to its promotional uses, Target...

... a very economical way to communicate institutional and community information to its online members. The **credit union** recently used Target Marketing to let **bill payments** users know that several frequently-used **payees** had recently converted to receiving payments electronically.

Joe Buscaglia, Project Manager for ESL's online...

...messages to prevent overexposure. Users experience no apparent delays in downloading Web pages, and the **credit union** has yet to receive a single complaint about Target Marketing messaging from online users.

ESL...

...now developing."

With assets of approximately \$1.4 billion and 126,000 members, ESL Federal **Credit Union** is ranked among America's largest **credit unions**. Founded in 1920 by George Eastman, founder of Eastman Kodak Company, ESL serves active and...

... COMPANY NAME: ESL FEDERAL **CREDIT UNION**

16/3,K/8 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1298778 ATTH019  
**Vital Is First Processor to Support High-Speed Thermal Printer Across its Industry-wide POS Product Line**

DATE: June 25, 1998 17:54 EDT WORD COUNT: 639

... is distinguished in the industry for its speed in printing customer receipts. The thermal printer **allows** the printing of **customer** receipts to occur in less than 4 seconds, which is five times faster than the...

...supplies Internet-based payment processing solutions. Hypercom provides innovative solutions for delivering and processing secure **electronic payments** and the infrastructure to quickly and cost-effectively integrate and deploy new payment applications. Hypercom...

...network products and software enables merchants and service providers to automate credit, debit and other **electronic payment** transactions with seamless integration, scalability and interoperability. Headquartered in Phoenix, Arizona, Hypercom markets its products...

... Vital Processing Services (Vital) is a leading full-service merchant processing company. Its clients include **financial institutions** that provide **credit** card processing to their merchant customers. Headquartered in Tempe, Ariz., Vital offers financial institutions operational...

... services include merchant POS products, electronic authorization and data capture; clearing, settlement and exception processing; **merchant** accounting, **billing**, and reporting; operational fulfillment services (including the outsourcing of chargeback and retrieval processing); risk management...

16/3,K/9 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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1175222

NYM188

**CyberCash, Inc. Announces Third Quarter 1997 Results**

DATE: October 27, 1997

17:21 EST

WORD COUNT: 1,621

... Site Server, Enterprise Edition. This and similar relationships with other e-commerce solutions providers simplifies **online payment** for all parties involved."

"We have also continued to develop strategic relationships with large financial...

... Corporation and other leading Japanese partners to provide secure yen-based Internet payment services to **banks**, **credit** card companies, merchants and consumers. Just last week, we joined with Barclays Bank, UK, in...

...increasing acceptance of the PayNow(TM) Secure Electronic Check Service. PayNow enables billers to accept **electronic check payments** directly at their website. In September of 1997, CyberCash extended its lead in the "biller...

... The Company's joint venture partners include Softbank Corporation and other leading Japanese companies including **banks**, **credit** card companies and technology companies. The service will be launched with approximately 20 Japanese merchants...

...and Sachsen, LB. The joint venture will launch CyberCoin, a micropayment service, and electronic direct **debit** (EDD) from personal **bank** accounts to merchant banks accounts for payment of goods and services in the fourth quarter... with Price Waterhouse to help financial institutions empower their Internet merchants and billers to accept **electronic payments** directly on their websites. As part of this agreement, Price Waterhouse will provide financial institutions...

...1to1Server(TM), providing a full, interactive solution to companies that want to deliver bills and **statements** online and have them paid directly at their website.

-- **Merchants** using CyberCash's services increased to 1,676 at the end

of the third quarter...

...an innovative micropayment service which enables cash transactions and a secure electronic check service which **allows consumer** -to- business and business-to-business payments from a bank account. CyberCash is traded on ...

16/3,K/10 (Item 5 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0706219 CH006  
**BILLMASTER 'PAYS THE BILLS' FOR CENTURA CUSTOMERS**

DATE: May 16, 1994 10:48 EDT WORD COUNT: 1,365

...NYSE: CBC) is the first bank in North Carolina to offer its customer BILLMASTER -- an **electronic bill payment** service that is the latest in convenience banking.

"BILLMASTER is designed to respond to the...

...and technology to alternatives to traditional branch services to our customers."

This new financial service **allows** Centura **customers** to pay their bills without writing a check. From any location -- home, office or on...

...to reduce their paperwork and escape bill paying hassles. BILLMASTER is a unique service that **allows** these **customers** an alternative approach to conduct their financial business -- seven days a week, 24 hours a...

...The service, which operates through MasterCard's MasterBanking program and Checkfree, the nation's leading **electronic bill payment** service, **allows** Centura **customers** to pay all of their monthly obligations -- any company or person to which a customer...

...filling out an enrollment form, at which time they establish a list of "merchants" -- a **bank** loan, **credit** cards, department stores, relatives or even a savings account -- they want to pay electronically. The...

...customer, the bank recommends that customers schedule payment dates at least one week before the **bill** 's due date to provide the "**merchant** " ample time to process the payment and credit their account. After becoming familiar with how...

...payment, customers can adjust future payment dates accordingly.

#### BILLMASTER -- HOW THE SERVICE WORKS

BILLMASTER, an **electronic bill payment** service offered in N.C. exclusively by Centura Bank, provides customers with the flexibility to...

...Initially, all payments are occasional; however, the customer can switch to automatic or scheduled payments.

**Automatic payments** are made for the same amount at the same time each month -- similar to an...

...handle the rest. However, in contrast to an automatic draft, BILLMASTER users can change their **automatic payment** specifications at any time -- 24 hours a day, 365 days a year -- which **allows customers** to maintain complete control of when a bill is paid.

Another type of payment is the scheduled payment, which is made on a regular basis but requires the **customer** to **approve** the dollar amount and/or payment date. Scheduled payments are ideal for bills such as...

...of cash or even birthday presents. Customers simply set up their list and, when a **bill** is due, call the service, enter the **merchant** number, the amount and date of payment.

For each payment type, BILLMASTER provides **customers** with a **confirmation** number that verifies payment. Similar to other checking transactions, all BILLMASTER payments are recorded on...

...Carolina to offer the BILLMASTER service to its customers.

WHAT IS IT?

BILLMASTER is an **electronic bill payment** service that lets customers pay their bills from any touch-tone telephone or personal computer...a check.

WHAT ARE THE BENEFITS:

The time-saving and paper-reducing features of BILLMASTER **allow a customer** to:

- Pay virtually all **bills** at the push of a button, even to those **merchants** who can't accept payments electronically.
- Check on current status of payments.
- Control the timing...

...hours a day, seven

days a week.

HOW DOES IT WORK?

This new financial service **allows Centura customers** to pay their bills without writing a check...From any location -- home, office or on...

...to

access their account. They then select from a menu of options, such as "Pay **bills**," which allows them to select **merchants**, amounts and dates for payments.

- Subscribers using a personal computer must be equipped with a...



Set	Items	Description
S1	2519676	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	2269342	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	5535274	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	10387163	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	8847392	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	5353729	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	4009063	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	203717	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS OR EBPP
S9	2627	S1(S)S2(S)S3
S10	455926	S4(3N)S5
S11	345298	S6(3N)S7
S12	41	S9 AND S10 AND S11
S13	26	S12 NOT PY>2000
S14	19	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jan 13 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Jan 13 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Jan 13 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jan 12 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Jan 13 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jan 13 (c)2006 The Gale Group

**14/3,K/1 (Item 1 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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02997332 Supplier Number: 95528159 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Chapter 1 On-line trading and finance trends: stock, bond and fund trading;  
insurance; banking; and mortgages.**

Plunkett's On-Line Trading, Finance & Investment Web Sites Almanac, p 5  
January 2000  
DOCUMENT TYPE: Book (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4978

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...line movement is the Electronic Communications Network, or ECN. These privately-organized networks of investors **allow buyers** and sellers of securities to post notice of their desire to trade directly to each...

...with the exception of the application process, its creators are currently working on building a **bank** underneath the **credit** card company.

Jeremy Lent, CEO of Internet Access Financial, plans to attack Internet banking's...

...a customer's e-mail or via his/her bank's web site, businesses would **send bills electronically**. When the customer is ready to pay up, one simple click would **automatically send** the e- **bill** to an e- **bill** clearinghouse. There, the e- **bill** is deducted from the customer's account and the **vendor** 's account is credited.

In June 1999, the Exchange clearinghouse was created by First Union...

**14/3,K/2 (Item 2 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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02373626 Supplier Number: 25920147 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Online Merchants Finally Get A Break**  
(Payment card associations, such as Visa USA and Europay International, are offering new ways to protect online shoppers using credit cards from fraud; Visa will change European Union rules, and take responsibility for merchants' losses from credit card fraud)

Card Technology, v 1, n 11, p 18+

December 2000

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3773

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...their online purchases through a myriad of local schemes, including checks, cash on delivery and **bank transfers**. "In Europe, the Internet could be the occasion for credit card companies to pick up...

...Europay, also are under pressure to offer Internet payment mechanisms

that appeal to consumers and **merchants** , because of the emergence of a growing number of alternative schemes not operated by banks...

...by Finnish telecom Sonera and the PayPal system that allows payment to anyone with an **e - mail** address. Seattle-based eCharge **allows consumers to bill** Internet purchases to their phone **bills** .

Regardless of motivation, Visa's shift is significant, says Frank Prince, a senior analyst in...

...online shoppers will use smart cards to authorize transactions, while 14% use other methods of **payer authorization** , and 2% will use one-time numbers generated for each transactions: (American Express recently introduced...

**14/3,K/3 (Item 3 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01950103 Supplier Number: 25432748 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Many Say No To Computer Bill Paying**  
(Of the approximately 15-20 bil bills paid annually in the US only 400 mil are paid by consumers using their desktop computers)  
Newsbytes News Network, p N/A  
September 19, 1999  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2270

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...payments electronically in real time, and for various bill amounts and at various times, by **allowing customers to authorize direct debits** from their **bank** account - all via their desktop computer.

This is the fastest-growing system for online bill...

...an up-to-date electronic pay stub with it that is automatically returned with a **customer** 's payment **authorization** . That reduces delays in figuring out to whom a payment should be credited, industry executives...

...bank works hard to get creditors to accept payments electronically. Today 71 percent of the **bills** it handles for online payers are **transmitted electronically** , about 10 to 20 percentage points above the industry average. And when a **creditor** and payer both have an account at the bank, money is taken from a customer...

**14/3,K/4 (Item 4 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01334349 Supplier Number: 23992432  
**CyberCash To Offer Yen-based Internet Transactions**  
(CyberCash KK joint venture to offer a localized version of CyberCash's Internet commerce services, as well as secure Internet payment services in Japan)  
Newsbytes News Network, p N/A

August 12, 1997

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 426

ABSTRACT:

...venture between Reston, Virginia-based CyberCash, Inc, Softbank Corporation and other leading Japanese partners including **banks**, **credit** card companies and technology companies. Financial terms of the joint venture were not disclosed. CyberCash...

...localized version of CyberCash's Internet commerce services, and provide secure Internet payment services to **banks**, **credit** card companies, merchants and consumers in Japan. According to Brian Rolfe, spokesperson for CyberCash, the...

...company's micropayment service, which enables cash transactions; and the secure electronic check service which **allows consumer** -to-business and business-to-business funds transfer via checking accounts. CyberCash KK will provide services which will **allow consumers** to make secure credit card transactions over the Internet using the SET (secure electronic transaction...

TEXT:

RESTON, VIRGINIA, U.S.A., 1997 AUG 12 (NB) -- By **Bill** Pietrucha. Have a yen for electronic shopping in Japan? Online payment services in the Land ...

...Reston, Virginia-based CyberCash, Inc., (NASDAQ:CYCH), Softbank Corporation and other leading Japanese partners including **banks**, **credit** card companies and technology companies. Financial terms of the joint venture were not disclosed. CyberCash...

...localized version of CyberCash's Internet commerce services, and provide secure Internet payment services to **banks**, **credit** card companies, **merchants** and consumers in Japan. According to Brian Rolfe, spokesperson for CyberCash, the service will launch with approximately 20 Japanese **merchants** selling products online including Music.Co.JP, a leading **seller** of music and video products; and Rakuten, an Internet shopping mall with **merchants** such as Tokyo department store and Yaesu Book Center. Currently, CyberCash offers Internet payment products...

...company's micropayment service, which enables cash transactions; and the secure electronic check service which **allows consumer** -to-business and business-to-business funds transfer via checking accounts. CyberCash KK will provide services which will **allow consumers** to make secure credit card transactions over the Internet using the SET (secure electronic transaction...

...Japan's information technology ministry, MITI. CyberCash is supplying the SET electronic wallet and SET **merchant** software components to allow secure electronic commerce transactions using the SET protocol introduced by Visa...

...joint venture, he said. (19970812/Press Contact: Brian Rolfe, Niehaus Ryan Group, 415-827-7034; e - mail : Brian@nrgpr.com/Reported by Newsbytes News Network: <http://www.newsbytes.com>)

...

14/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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00598859 Supplier Number: 23136022 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**On-line Cash And Credit Move Closer To Reality**  
**(Big financial companies link with computer vendors to develop products to facilitate purchases over the Internet)**  
Open Systems Today, n 169, p 1+  
February 20, 1995  
DOCUMENT TYPE: Journal ISSN: 1061-0839 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1327

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and merchant. Netscape hopes over the next several months to connect the merchant to a **bank** or **credit** -card processing company that can credit the merchant and debit the consumer to complete the...

...president of marketing for CyberCash. When the consumer decides to make a purchase, the merchant **sends** an "**electronic invoice**" over the Web for the consumer to review and append his credit-card number to. Then the CyberCash client software encrypts the package and sends it back to the **merchant**. The **merchant** appends his own **confirmation** number to the **consumer**'s message, encrypts the entire package, and sends it off over the Internet to CyberCash...

...to banks and financial institutions. The DigiCash software will let consumers send money to a **bank** using a **creditcard** or automated-teller transfer, and in exchange the bank will send back the equivalent amount...

...numbers on a traveler's check, each number corresponds to a record, at the issuing **bank**, **crediting** the consumer with a certain amount of money. Anyone on the Internet who has one of those numbers will be able to cash it in at the **bank** for financial **credit** in realworld dollars.

A consumer could send a bank \$5 and receive an encrypted mailgram...

...he sends the merchant his 64-bit number, which the merchant then forwards to the **bank**, which **credits** the \$5 to the merchant's account, Chaum said. The bank keeps track of used...

14/3,K/6 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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02332856 SUPPLIER NUMBER: 55817218 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Many Say No To Computer Bill Paying 09/19/99.**  
Day, Kathleen  
Newsbytes, NA  
Sept 20, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2433 LINE COUNT: 00186

... payments electronically in real time, and for various bill amounts and at various times, by **allowing customers to authorize direct debits** from their **bank** account - all via their desktop computer.  
This is the fastest-growing system for online bill...

...an up-to-date electronic pay stub with it that is automatically returned with a **customer** 's payment **authorization** . That reduces delays in figuring out to whom a payment should be credited, industry executives...

...accept payments electronically. Today 71 percent of the bills it handles for online payers are **transmitted electronically** , about 10 to 20 percentage points above the industry average. And when a **creditor** and payer both have an account at the bank, money is taken from a customer...

14/3,K/7 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01801703 SUPPLIER NUMBER: 17162680 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Toward electronic money: some Internet experiments. (includes related articles on RSA's public-key encryption and on smart cards for digital money)**

Dyson, Peter E.

Seybold Report on Desktop Publishing, v9, n10, p3(9)

June 10, 1995

ISSN: 0889-9762

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 6493 LINE COUNT: 00607

TEXT:

...acceptance, anonymity, safety, speed, and so on. The list includes currency, checks, traveler's checks, **credit** and **debit** cards, **bank** letters of **credit** , bearer bonds, gold coins, **bank** wire **transfers** , company-store scrip and many more. None of these...

... Traditionally, one way governments validate their currency is by accepting it as payment of taxes. **Banks** validate the **credit** -based money they create by accepting checks and wire transfers for deposit in ...money into your CyberCash account from a bank account and you can withdraw money by **transferring** it to a **bank** account.

CommerceNet's encryption. Within the cryptographic community, CommerceNet has incurred some scorn for refusing...not disclosed in the message.) Overall, the FV cost structure is less than what most **banks** charge for processing **credit** -card sales.

Risk management. In the First Virtual scheme of things, the merchant bears nearly...

...he has only one chance to reject a sale; if he accepts it via the **e-mail** confirmation message, he will be held to his commitment. If he later refuses to pay the credit-card **bill** , First Virtual closes his account. Each **merchant** is encouraged to monitor the activity on his own server and is allowed to refuse...to First Virtual may be vague, but it has to contain enough information that the **customer** can **approve** the **confirmation** e-mail message.) Again, however, this is no more than any other credit company can...

...examine the serial number you supplied, because it knows that number is encrypted. It then **debits** your **bank** account and applies one of its own signatures corresponding to the size of the coin...serial numbers that it has already received. This protection is not perfect because each bank **customer** is **allowed** to make up his own serial numbers; there is no central registry. However, because the...

14/3,K/8 (Item 3 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01072148 SUPPLIER NUMBER: 00540434

**Users Access Bank Accounts with Home Micros.**

Computerworld, v18, n9, p35SR

Feb. 27, 1984

ISSN: 0010-4841

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: 1,500 customers had subscribed to the service, while over 400 New York and national **merchants** were accepting payment through the system. The bank runs the Pronto Home Banking System on...

...tolerant computer system from Tandem Computers Inc. The major services offered by the system are **bill** paying, **bank** balance inquiry, funds **transfer**, **bank** account **statements**, budgeting, and electronic check register. Pronto also includes an **electronic mail** service which **allows customers** to send messages to the bank or to one another. To use the home banking...

**14/3,K/9 (Item 1 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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02233629 Supplier Number: 57589612 (USE FORMAT 7 FOR FULLTEXT)

**Beaming Money by Email is Web's Next Killer App.**

PR Newswire, p6013

Nov 16, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1553

... at a coffee shop, or to a child in college simply by punching in an **email** address. They can split a lunch tab, pay a **bill**, or send money for Christmas more conveniently than ever before. Similarly, **merchants** will be able to receive money at all times without having to be linked to ...

...an easy-to-use application that allows people to securely send money from an existing **credit** card or **bank** account to any email user in the world. After registering for the free service at...

...recipient's email address and a dollar amount. The money is debited from payor's **credit** card or **bank** account, and **credited** to the recipient. The transaction takes seconds to complete. If the recipient is not yet...  
...the amount in the new account. Funds may be withdrawn at any time by electronic **transfer** to a **bank** account or a personal check from PayPal.com. Users may also opt to beam the...

...year in customer fees. Now, for the first time, web-based solutions like PayPal.com **allow customers** to own the access points to the payments system through their PCs, cellular phones, and

**14/3,K/10 (Item 2 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

01655416 Supplier Number: 48490208 (USE FORMAT 7 FOR FULLTEXT)

**TradeCard(SM) Goes Live: International Trade Enters Electronic Age**

PR Newswire, p0518DCM048

May 18, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 845

... their desktop computer over a secure electronic network provided by GE Information Services. The software **allows** the **buyer** to create and **send** an **electronic** Purchase Order Pro Forma **Invoice** (POPFI) which can be modified by either party. Once there is agreement on the terms of the transaction, it is digitally signed. The **seller** or freight forwarder can then create electronic shipping documents in accordance with the transportation documents...

...the terms and conditions of the POPFI, a message is sent to the importer's **bank** to **credit** the exporter's account with payment for the transaction.

"I believe that TradeCard is the...

...delays that impacted payment.

TradeCard provides an electronic alternative to the paper-based Letter of **Credit** process, which requires **bank** staff to examine documents manually before releasing payment for the trade. Surveys show that approximately...

14/3,K/11 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04662833 Supplier Number: 62199918 (USE FORMAT 7 FOR FULLTEXT)

**Linking Checking To Trading: With the gulf narrowing between the securities and banking sectors, e-financial players are integrating online banking, brokerage services.**

Wijnen, Renee

Bank Technology News, v13, n3, p4

March, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1123

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Customers will be able to go to the E\*Trade link and to E\*Trade **Bank** and **transfer** funds between banking and brokerage." Because the two institutions will be separately regulated, there will...up is still working toward integration. The company's technology comes primarily from third-party **vendors**, including S1 Corp., Atlanta, for virtual account management services such as **bill** payment and funds transfer; Mortgagebot, a division of M&I Mortgage Services, Brown Deer, WI...view their unified array of services as more than a way of offering easy funds **transfer**. The **banks** say they see a comprehensive marketing strategy emerging from an integrated product line. "It's...the two units. It will enable us to more comprehensively service the customer, with consolidated **statements** at any time electronically or on paper. In essence, this is the point of the...CRM has already helped the company develop personalized customer communications through extensive direct mail and **e-mail** campaigns. A CRM strategy is expected to assist the combined company with cross- and up...

...example, Everbank.com offers instant interest rate quotes and online



pre-approvals for mortgages, electronic **bill** payment services, and telephone- and **email** -based customer service, ...which customers can check account balances. Projects in the works include online forms that will **allow customers** to conduct simple tasks-such as ordering checks, stopping payment on a check, or setting up direct deposit without contacting a representative. In addition, the bank will provide secure **e - mail** to enable customers to send sensitive data electronically, adding **bill** presentment to their **bill** payment services, and improving customer service. E\*Trade's latest version of its ClearStation Web...

14/3,K/12 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03914113 Supplier Number: 50125733 (USE FORMAT 7 FOR FULLTEXT)

**-VERIFONE: VeriFone lead smart card revolution**

M2 Presswire, pN/A

July 6, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 603

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...VeriSmart software, consumers can use their smart card appliances at home to dial into their **banks** and **transfer** cash electronically to their smart cards. They can also shop and pay **bills** receive loyalty points for purchases and perform a variety of transactions without leaving their homes ...

...the major smart card schemes - Visa Cash, Mondex/Mastercard, Proton/American Express and others...It **allows** multiple **consumer** appliances - the VeriFone personal ATM (an electronic cash machine for the home), smart phones, PCs...

...and more - to access a variety of smart card applications. This has the advantage of **allowing** the **consumer** to link applications into their computer without locking them into one smart card scheme, a...

...Is also being accelerated by the current flurry of activity within business and industry - as **banks**, **credit** card companies, manufactures and processors increase their commitment to smart card technology. VeriFone, Inc. (http...

...Packard Company, is the leading global provider of secure electronic payment solutions for financial institutions, **merchants** and consumers. VeriFone has shipped more than six million electronic payment systems, which are used...

...44 (0)1895 824031 Loule St Claire, Franklin Associates Tel: +44 (0)171 831 9421 **e - mail** : franklin@drurylane.demon.co.uk \*M2 COMMUNICATIONS  
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14/3,K/13 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03886046 Supplier Number: 48494329 (USE FORMAT 7 FOR FULLTEXT)

**NationsBank Replaces Letters Of Credit By J.W.**

CFO Alert, v5, n211, pN/A  
May 25, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 465

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...exporters, importers, and freight forwarders to become part of an electronic association of buyers and **sellers**, who must gain credit approval from a member bank before they join. The transaction was...

...container is filled with paper. It's a kind of arteriosclerosis for trading." The software **allows** the **buyer** to create and **send** an **electronic** purchase order pro forma **invoice** (POPFI), which can be modified by either party. Once there is agreement on the transaction...

...to determine compliance. If it checks out, a message is sent to the importer's **bank** to **credit** the exporter's account. New Jersey importer, Avalon Products, used TradeCard to import \$21,600...

14/3,K/14 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02600892 Supplier Number: 45260837 (USE FORMAT 7 FOR FULLTEXT)

**EFT's Final Frontier: Payments Over The Internet**

Bank Network News, pN/A  
Jan 12, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2276

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...glove. Over the last 20 years, ATMs, point-of-sale programs, home banking and electronic **bill** payment services were all responses to consumer demands for more convenience and quicker access to...

...s electronic shopping network. Also, EDS, which has been working actively on electronic ticketing and **bill** payment from the home, offers a card swipe device where consumers can make in-home...

...a check. In some cases, consumers already are typing in their credit card numbers and **electronically transmitting** them to **merchants**. However, bankers say that is fraught with fraud risk as hackers could illegally access such...

...Not the consumer whose liability is limited by law, but rather banks. "I know some **merchants** are accepting bank card payments today without security and when I think about that, I...

... out. CyberCash will decode the message and transfer the authorization to the issuer of the ~~consumer's~~ card for **authorization**. Wells Fargo expects to test the CyberCash program this quarter with about 10 to 20 in a computer file. Funds from participating consumers' accounts then are **transferred** electronically by **banks** or bank networks. Bruce Wilson, CyberCash chief operating officer, says many of those expected to ...

Set	Items	Description
S1	2519676	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	2269342	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	5535274	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	10387163	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	8847392	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	5353729	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	4009063	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	203717	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS OR EBPP
S9	2627	S1(S)S2(S)S3
S10	455926	S4(3N)S5
S11	345298	S6(3N)S7
S12	41	S9 AND S10 AND S11
S13	26	S12 NOT PY>2000
S14	19	RD (unique items)
S15	1123	S8(4S)S10(4S)S11
S16	136320	S1(S)S3
S17	91	S15(4S)S16
S18	58	S17 NOT PY>2000
S19	42	RD (unique items)
S20	70	S8(3S)S10(S3)S11(S3)S16
S21	47	S20 NOT PY>2000
S22	33	RD (unique items)
S23	28	S22 NOT S14
File	9:Business & Industry(R)	Jul/1994-2006/Jan 13
	(c) 2006 The Gale Group	
File	275:Gale Group Computer DB(TM)	1983-2006/Jan 13
	(c) 2006 The Gale Group	
File	621:Gale Group New Prod:Annou:(R)	1985-2006/Jan 13
	(c) 2006 The Gale Group	
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jan 12
	(c) 2006 The Gale Group	
File	16:Gale Group PROMT(R)	1990-2006/Jan 13
	(c) 2006 The Gale Group	
File	160:Gale Group PROMT(R)	1972-1989
	(c) 1999 The Gale Group	
File	148:Gale Group Trade & Industry DB	1976-2006/Jan 13
	(c)2006 The Gale Group	

23/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02257410 Supplier Number: 25790269 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**E-Billing Opportunities Emerging Overseas**  
(India's Internet users are expected to increase from more than one mil to about 75 mil by 2003; market for paying bills electronically in US expected to increase from 1999's 3 mil households to about 15 mil by 2002)

Bank Technology News, v 13, n 8, p 27+  
August 2000  
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1981

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...probably any other country," says Marenzi. And yet even in the U.S., he says **EBPP** has not become popular. Despite four years of buoyant hopes by analysts, "The market has...

...of itself is a grotesquely inefficient way of doing things," Marenzi says. He says the **electronic bill payment** process will have to be more electronic to be attractive. In the U.S., he...

...of presentment control that does not exit today. He says in some countries in Europe **banks debit** your account and the customer never even sees his bills. "So presentment would be of...

23/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02088632 Supplier Number: 25580263 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**In Search Of The Virtual Teller**  
(Internet banks are looking to technology to help them overcome shortcomings of not being physically accessible to customers via teller)  
Bank Technology News, v 13, n 2, p 12+  
February 2000  
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1723

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...money market, IRA, and certificate of deposit accounts. "We're going to offer this to **allow our customers** to transfer funds between accounts they already have with other institutions and ourselves," Decker says...

...our lending and closing products-and connecting them into our online banking solution on the **financial institution**'s Web server."

**Transferring** that success to the online space has proven a considerable task, and Concentrex spokespeople are...

**23/3,K/3 (Item 3 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01389488 Supplier Number: 24055602

**Checkfree gets nod from Chase for Billing**

**(Checkfree and Chase Manhattan have signed a deal that will allow the bank to present electronic bills on behalf of merchants and utilities)**

American Banker, v CLXII, n 197, p 26

October 13, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...and Chase Manhattan have signed a deal that will allow the bank to present electronic **bills** on behalf of **merchants** and utilities. The service will **allow customers** to view their **bills** from participating firms and initiate **on - line payments** using Chase's Web site. The service is set to be available in the first quarter, and the **bank's credit** card and mortgage units will be among the first billers on the system. The bank is anticipating that several of its customers will be attracted to the service of presenting **bills** electronically. Chase has over 150,000 on-line banking customers, and it anticipates that the...

**23/3,K/4 (Item 4 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01386815 Supplier Number: 24009798 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BIPS launches Net-based payments pilot**

**(Bank Internet Payment System is rolling out its first Internet-based payments pilot)**

Electronic Payments International, n 122, p 11

September 1997

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 620

**ABSTRACT:**

...O'Dell, BIPS project manager. With Internet EDI, corporate clients will access the BIPS server, **allowing payers** and **payees** to agree on payment terms and mechanisms; access multiple bank payments systems; and provide on-line authentication of **payers** and **payees** and **authorisation** for the transaction. The BIPS member bank will convert the Web-based payment requests into ACH form to **debit** the corporation's **bank** account. The service is further discussed.

...

**23/3,K/5 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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02406468 SUPPLIER NUMBER: 62711023 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**E-Money: Statements and Payments.(Industry Trend or Event)**

Graven, Matthew P.

PC Magazine, 155

July 1, 2000

ISSN: 0888-8507

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1084 LINE COUNT: 00093

... General Electric, and Sprint.

Recognizing the larger scope of these technologies, edocs eschews the term **ebpp** in favor of Internet billing and customer management. To the customer, **ebpp** means access to account data at any time, from anywhere. But to the company, Moran...

...bill content to portals. Personal finance portals like CyberBills ([www.statusfactory.com](http://www.statusfactory.com)) and Quicken.com **allow customers** to access and manage all of their finances in one place.

But most businesses don...

...Corp. ([www.checkfree.com](http://www.checkfree.com)) and billserv.com offer hosted solutions. With CheckFree's outsourced solution, **merchants** and billers pay CheckFree for distributing **bills** and receiving payments. CheckFree recently acquired BlueGill Technologies, now called CheckFree i-Solutions, which is positioned to compete with edocs' in-house solution.

Of course, the business benefits of **ebpp** are moot if the consumer has no incentive to be billed electronically. Fortunately, like **merchants**, customers reap the cost savings and convenience of not having to send checks through the mail. Often, the consumer's credit card can be billed directly, or funds can be **deducted** from a **bank** account. Best of all, customers don't have to deal with the clutter of incoming **bills** and trips to the post office.

One of the big questions, though, is whether consumers will prefer to deal directly with each **vendor** or with a centralized system. Most people in the industry agree that customers will ultimately demand a single point of **billing**. "After all," says Read Ziegler, Derivion's chief marketing officer, "you don't have 15...

23/3,K/6 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

01600531 SUPPLIER NUMBER: 13904351 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**UPSs and the dangers of unnamed open files. (PC Week LABS Letters) (Letter to the Editor)**

Reisch, Elisabeth; Folkman, Jeffrey; Spooner, Ted

PC Week, v10, n21, p79(2)

May 31, 1993

DOCUMENT TYPE: Letter to the Editor

ISSN: 0740-1604

LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1207 LINE COUNT: 00094

... Well, I don't know what other banks are waiting for, but First Technology Federal **Credit Union** members have had real-time, on-line access to their account information and balances, including...

...1991:

Called Personal Branch, the system is currently being used by more than 5,000 **credit union** members who work for such companies as Microsoft, Sequent Computers and Central Point Software. (The system is currently being marketed to **credit unions** but will soon be available to banks.)

Members also have the ability to use Personal **Bill Payer**, an **on-line bill-paying** service that supports payment to over 2,500 **vendors** in the United States, and they can also download their account history into Intuit's...

...Inc. of Portland, Ore., Personal Branch uses VT-100-compliant terminal emulation to access the **credit union** 's host system, running through a Personal Branch server; this **allows customers** to use virtually any communications software.

First Tech members use everything from palmtop-class computers...

...Mac, or even a dumb terminal. It supports transmission rates up to 9,600 bps.

**Credit - union** host systems are primarily real-time, mini-based systems. As there are fewer than 10...

23/3,K/7 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02652143 Supplier Number: 65333043 (USE FORMAT 7 FOR FULLTEXT)  
**Electronic Bill Payment and Presentment Adoption Finally Takes Hold: 40 Million Households in 2005.**  
Business Wire, p2117  
Sept 21, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 980

... forgo selfish interests and become fast-moving allies of online EBPP services.

EBPP, a process **allowing consumers** to view and pay their bills online, has seen an extensive share of supply-side...

...insurance, mortgages, credit cards, Internet payment, checking and savings accounts, brokerage accounts, financial advice, and **EBPP**, which is the stickiest application in the puzzle. For financial institutions, **EBPP** is the most valuable piece of the puzzle, bringing consumers back to their site on a regular basis.

With the development of **EBPP**, consumers will have a strong reason to establish an online bank account from which to deduct their **electronic bill payments**. The combined potential of **EBPP** and online banking provides Internet-savvy financial institutions-- and the technology **vendors** that serve them--not only with the opportunity to reduce servicing costs and expand existing...

23/3,K/8 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02596456 Supplier Number: 63832942 (USE FORMAT 7 FOR FULLTEXT)  
**FEATURE/GlobalCollect Launches WebCollect as First International Payment Solution.**  
Business Wire, p2045  
August 3, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 563

... key payment methods around the world. WebCollect(TM) is a fast and secure system that **allows consumers** in over 40 countries around the world to buy products on the Internet and pay by **credit card, bank**

**transfer** , check or invoice. All financial aspects are dealt with by GlobalCollect(TM), via its international...

...August 1999 and has proven itself a successful payment structure for the Internet. Currently, buying **online** means **paying** by credit card, simply because there are few alternatives.

However, this system can often form...

...credit card or prefer not to use one for Internet transactions. With WebCollect(TM), E- **merchants** have more variety to offer their customers in terms of payment options. Consumers are able to pay in their local currency and use a variety of payment methods, such as **bank transfers** , checks, **invoice** and credit cards. By offering these options, E- **merchants** will increase customer satisfaction.

Currently, the unused potential of Internet users not buying on the ...

**23/3,K/9 (Item 3 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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02251191 Supplier Number: 58049661 (USE FORMAT 7 FOR FULLTEXT)

**Home Account Unveils Canopy First Millennium Release.**

PR Newswire, p6249

Dec 7, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 908

~~...Features-Reduce-Costs, Improve-Consumer-Convenience...~~

Among the new features, Canopy First offers "On Us" **Bill** Pay, which allows **online payments** owed to the **financial institution** to be **transferred** directly to the institution, saving time and money by bypassing third-party **bill payment vendors** . The Canopy First Millennium Release also provides sub-client functionality that accommodates multiple client hierarchies...

...integrated OFX (Open Financial Exchange) functionality of Canopy First Millennium Release, financial institutions also can **allow consumers** to automatically transfer their online transactions directly into personal financial management (PFM) software applications such...

**23/3,K/10 (Item 4 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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01721673 Supplier Number: 53059073 (USE FORMAT 7 FOR FULLTEXT)

**ESL Federal Credit Union Inaugurates Internet Target Marketing.**

PR Newswire, p4210

Oct 6, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 782

... the campaign produced a five-fold increase in the number of customers signing up for **online bill payment** , from about 30 sign-ups per month to about 150.

In its second application of...



...with a special offer for low-cost Internet access services from an area provider. The **credit union** signed up 80 customers in the first two weeks. ESL has also begun using Target...

...s online customers are already submitting 75 loan applications a month over the Internet. The **credit union** is currently planning to link Target Marketing with Digital Insight's online chat capability so that pre-**approved customers** can receive immediate **approvals** on loan applications.

Ms. Kier points out that in addition to its promotional uses, Target ...

...a very economical way to communicate institutional and community information to its online members. The **credit union** recently used Target Marketing to let **bill** payments users know that several frequently-used **payees** had recently converted to receiving payments electronically.

Joe Buscaglia, Project Manager for ESL's online...

...messages to prevent overexposure. Users experience no apparent delays in downloading Web pages, and the **credit union** has yet to receive a single complaint about Target Marketing messaging from online users.  
ESL...

23/3,K/11 (Item 1 from file: 636)

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04745039-----Supplier-Number:-63902928----- (USE FORMAT 7 FOR FULLTEXT)

**Nordic banks head e-payments charge.**

O'Brien, Anthony

Electronic Payments International, p12

June, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3397

... of payments, bank and post giro services, loans and loan applications, equity trading, currency orders, **credit / debit** transactions, **bank** card issues, cash **transfers** and current account statements all point in the same direction -- a potential for substantial cost...Customers are offered a variety of payments services including payments to individuals domestically and abroad, **electronic bill payments** and presentment services, and its proprietary e-payment service which **allows customers** to purchase at **merchants** which have signed up for the Solo service and pay directly from their bank accounts. It also operates a mall where customers can shop at registered **merchants**.

Customers of ForeningsSparbanken (known more generally as Swedbank) made some 15 million Internet payments... (13...)

23/3,K/12 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04730743 Supplier Number: 62199888 (USE FORMAT 7 FOR FULLTEXT)

**In Search Of The Virtual Teller: Seeking a competitive edge, a planned remote bank will enable Internet-based deposits. (Internet/Web/Online**

**Service Information)**

Daudelin, Art  
Bank Technology News, v13, n2, p12  
Feb, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1770

... in terms of deposits and withdrawals are debit and credit cards," Landry says. Although electronic **bill** presentment and payment ( **EBPP** ) ~~can cut down on check use; he adds; "Until people eliminate the use of cash~~ ...for business in the first quarter, is pinning its hopes on technology from Concentrex Inc. **Bill** Decker, president of First Virtual Inc., the holding company for VirtualBank.com, says the software package from the Portland, OR-based **vendor** will be crucial in the fledgling bank's ability to simplify the process of making...and Citicorp among its customers. Concentrex offer's the comparative simplicity of using only one **vendor** , Decker notes, to handle aspects of online banking such as deposits, consumer loans, and mortgage origination, as well as building a Web front-end using Web banking software. " **Vendor** management can be a nightmare," he says. Concentrex's application products include Laser Pro Lending...money market, IRA, and certificate of deposit accounts. "We're going to offer this to **allow** our **customers** to transfer funds between accounts they already have with other institutions and ourselves," Decker says...our lending and closing products-and connecting them into our online banking solution on the **financial institution** 's Web server." **Transferring** that success to the online space has proven a considerable task, and Concentrex spokespeople are...that clearly delineate what a bank can and cannot say in a Web site disclosure **statement** , a vestige of the Internet's Wild West days when ...technology is already available. "~~Verifone came out with a chip card a while ago that~~ **allowed** a **customer** to download money onto the card by dialing them up." The problem, he says, is in acceptance by **merchants** . "There are lots of guys out there with really good ideas like this, but McDonald..."

**23/3,K/13 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04376494 Supplier Number: 54162082 (USE FORMAT 7 FOR FULLTEXT)

**Guarding financial transactionsFirst Data Corp.**

Access Control & Security Systems Integration, pNA(1)  
March, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Tabloid; Professional Trade  
Word Count: 1215

(USE FORMAT 7 FOR FULLTEXT)

**TEXT:**

...Atlanta-based company counts many of the world's top financial institutions and leading retail **merchants** among its customers. First Data is a leading international provider of transaction processing services - credit...

...commerce and information-based services to businesses and consumers. The company processes the information that **allows consumers** to pay for goods and services by check or card at any point of sale...

...clients.- electronically settled more than 2.7 billion cardholder

transactions.- processed and settled 5 billion **electronic payment** transactions for about 2 million **merchants** - representing more than \$250 billion in **merchant** dollar volume.- produced and mailed more than 600 million paper **statements** .It's not easy keeping security tight for such a far-reaching organization, with 33...

...the largest first-class postal customer in the country."Our Card Services Group helps service **banks** ' **credit** card accounts," Ritter says.

~~23/3,K/14~~ ~~(Item 4 from file: 636)~~  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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04213074 Supplier Number: 55048116 (USE FORMAT 7 FOR FULLTEXT)

**Telcos move to control e-payments space.**

Electronic Payments International, n144, pNA

June 30, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1036

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Has the ability for eCHARGE to interface between telco **billing** systems and the internet confirmed bankers' worst nightmares? Christopher Jeffery investigates TELECOMMUNICATIONS FIRMS, such as...

...payments should they find a mechanism to link the web to their highly sophisticated customer **billing** infrastructures. The arrival of eCHARGE, a 'one-click' payments system that allows online **consumers** to purchase Internet goods and services, and have the payment directly placed on their next telephone **bill** , could represent such a mechanism. The US' largest telco, AT&T, has already signed up...

...they are linked to most households in their respective nations and have strong links with **merchants** through their business divisions. "What we are doing is transforming the telco **billing** infrastructure, helping the telco to become a significant player in this space and leverage their customer relationships," said eCHARGE chief executive Ron Erickson. "The big distinction between telcos, their **billing** infrastructure and customer relationships, and the **banks** and **credit** cards people is that everybody has a phone. Everybody is in that telco database. If...

...concerned about us," he added. The eCHARGE system needs to be web-enabled at the **merchant** Internet site in a similar manner to Visa or MasterCard. **Merchant** contracts can be signed either directly with eCHARGE or through a telco licensee. Consumers can...

...first time a customer makes an eCHARGE purchase. This takes about 45 seconds. Then a **confirmation** screen appears, which **customers** have to click to affirm that they understand the payment will be charged to their telephone **bill** . After clicking 'yes', the eCHARGE technology then disconnects the customer's PC from its Internet service provider (ISP), dials a number to connect with the telco **billing** network - which takes another 45 seconds - and makes the charge. It then reconnects the customer

...cards payments. Erickson added that eCHARGE could also partner cable firms and other utilities for **online payments** . "We are going to where the business is. The overwhelming majority of Internet connections occur...

...a stronger payments product awareness," he said. This has been a problem faced by many **online payments** systems including CyberCash, DigiCash and Millicent, according to US payments analysts. There is also a problem over **merchant** acceptance and **merchant** fees. "I can understand why telcos would be keen to sign up but I think the real problem will be getting **merchants** to accept the service and customers aware that this payments facility exists," said New-York...

...for financial services and e-commerce Samee Zafar. Credit cards payments are generally made to **merchants** within one or two days. The eCHARGE **merchants** will be paid in about 30 days - something the Erickson would like to reduce. Zafar stated that online **merchants** currently pay about 5 percent of the transaction value per credit card transaction. Larger online **merchants** such as Amazon.com pay just over 2 percent. According to official figures produced by eCHARGE, **merchants** will have to pay a minimum 8.25 percent in the US. In addition, customers...

...for transactions between \$10 and \$35; and \$2 for transactions of \$35 and over. The **merchants** can choose to incur this cost if they choose, according to Erickson. "On an 'apples...

...apples' basis, we would not be competitive," said Erickson. He added that on the 65 **merchant** sites on which eCHARGE is being tested, people using the service felt more comfortable paying...

...Internet services providers keen to allow monthly payments to be placed directly on customers' phone **bills**. Erickson also views many opportunities expanding beyond the North American marketplace: "The US online shopper...

23/3,K/15 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03140065 Supplier Number: 46429429 (USE FORMAT 7 FOR FULLTEXT)

**CONSUMER CONFIDENCE in the UK life insurance**

Retail Banker International, n350, pN/A

June 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3245

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...technology to benefit the customer, not just to benefit their administration centres; use technology to **allow customers** to do simple what if?' projections. "People want to do their own what if?' projections ...

...ways. "It is astonishing how many disagreements appear around the industry over the most simple **statements** concerning our products" said Ellis. "But we are gradually getting there." And the LIA has...term life to its entire customer base in Maryland, Virginia and Washington DC. Previously, the **bank** had only sold **credit** insurance as an adjunct to mortgage loans in these states. "This is quite a different...percent of Barnett's transactions are already outside its branch network." But the data-driven **direct distribution** model remains very much in question. Although it is growing rapidly, direct marketing of life...

...surveyed in the last two years. He noted that among the top ten bank insurance **sellers** in his survey, annuities were outselling life insurance 150 to 1, against a normal ratio...Fund Advisors, the bank will start by marketing the KeyFunds to its own customers in **statement** stuffers, but will use "all aspects of direct marketing," including national media advertising. Using its...

23/3,K/16 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02412303 Supplier Number: 44785291 (USE FORMAT 7 FOR FULLTEXT)

**Debit's Death May Be Premature**

Bank Network News, v13, n3, pN/A

June 25, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 973

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...proclaimed ACH-based POS to be dead. Even executives at Bank of America, Von's **debit bank** and a long -time proponent of ACH- POS, are emphasizing on-line debit while devoting most of their ACH marketing resources to consumer **bill** payment and corporate payment programs. "The cost of on-line debit has come down from...

...growing number of on-line networks, including Pulse, Most and Star System, imposing fees where **merchants** pay an extra 4 or 5 cents a transaction to card issuers, the cost balance...

...are considerably more expensive for retailers. On a \$50 nonsupermarket transaction, for example, the lowest **merchant** price on off -line debit would be 50 cents compared to about 10 cents on...

...line cards. However, that number is rising steadily and could become a bigger concern to **merchants** in the future. Another factor that could fuel ACH debit is the growing popularity of...

...discount coupons of items they're likely to buy. While many early attempts to match **electronic payment** programs to marketing programs were unsuccessful, retailers are expected to continue to look for the...

...another matter. Grand Rapids, Mich. -based Spartan Grocers, a wholesale food supplier and provider of **electronic payment** programs to independent grocers and supermarkets in Michigan, says about 60% of the 150 stores...

...used as frequent shopper cards where consumers get discounts when they check out. More Value **Bill** Scheer, Spartan supervisor of retail automation, says on-line debit still is the most popular....

...issuers get revenue, Spartan's on-line debit cost could rise above that of ACH. **Merchants** that already have proprietary debit programs also are looking to add value. A year ago...

...program. Wegman's has already tied a frequent shopper program to its card and it **allows consumers** to use their store debit card to get cash from 100 ATMs in Wegman's stores. Now the chain is offering a utility **bill**

payment program that bypasses home banking and **bill** payment efforts of financial institutions and **allows consumers** with a Wegman's debit card to pay their utilities in those

**23/3,K/17 (Item 7 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02345236 Supplier Number: 44591802 (USE FORMAT 7 FOR FULLTEXT)

**Home Banking - Interactive Transaction Partners Sets For A Debut**

Bank Network News, pN/A

April 12, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 581

... that the institutions can offer their retail customers, and commercial customers, who could benefit from **electronic bill payment**. Peyser says the first five customers include a mixture of large and small institutions as well as both **banks** and **credit unions**.

When the program debuts in May, ITP will begin with four basic services on which additional functions will be added later: **on - line bill payment** authorization, home banking, interactive messaging and electronic **bill** presentment. The **bill** payment service will utilize the direct interfaces that EDS already has to nearly 800 financial...

...and to the automated clearing house, to access customer accounts and withdraw funds to pay **bills**. On the other end, it will use ATM network access, the ACH, and payment networks offered by Visa and MasterCard to electronically move funds to **billing merchants**. If no electronic access is available, ITP will cut checks to the **merchants**.

In-home banking, ITP will offer basic account balance and transfer functions. However, in the...

...messaging service will provide two-way communication between consumers and their banks. This will also **allow consumers** to question bills in off -hours. For example, if a consumer was paying his or...

**23/3,K/18 (Item 8 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02075757 Supplier Number: 43813815 (USE FORMAT 7 FOR FULLTEXT)

**QUICK HITS: Banc One To Test ScanFone**

POS News, v9, n13, pN/A

May 1, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 301

... executives say they expect over 1,000 households will be involved in the test.

Although **merchants** are still being recruited, Craig Kelly, Banc One senior vice president, says he expects the test will **allow consumers** to use debit cards to purchase home-delivered groceries and to make purchases from catalogues. The devices will also be used to pay **bills** and **allow consumers** to **transfer** funds among various **bank** accounts. ScanFone already is being tested with 10,000 households in Virginia and Detroit

through Bell Atlantic and Ameritech respectively. The MOST **EFT** network is also involved in the Virginia program. Executives say they expect additional pilots to...

...president, says he expects to announce partnerships with several more regional bell operating companies and **EFT** networks in the next several months. ScanFone is based on a VeriFone POS terminal to...

**23/3,K/19 (Item 9 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01721257 Supplier Number: 42798842 (USE FORMAT 7 FOR FULLTEXT)

**BUYPASS'S BIG DEBIT GAMBLE IS PAYING OFF**

POS News, v8, n11, pN/A

March 1, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1068

... much success with it then," Festa says.

Buypass hasn't changed its approach to the **electronic payments** processing business since joining the CoreStates family last year, Festa says. It remains an independent...

...its credit and debit processing divisions into the Buypass fold. While Buypass also processes for **merchants** that are on CoreStates' MAC regional network, Festa says "we deal with MAC as any other network. When we owe them fee money, they **invoice** us and we pay them in cash, not as an inter-department transfer."

Competitors were since the buyout and has even picked up a number of **credit card banks** in the Northeast as customers. Buypass traditionally had been weak in the Northeast, but Core...

**23/3,K/20 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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02596072 Supplier Number: 43449005

**Money Moves Via Western Union**

St Louis Post-Dispatch (MO), pB1

Nov 12, 1992

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

**ABSTRACT:**

...is families with dependent children or other relatives who may need quick cash to pay **bills**. The firm is trying to broaden its appeal to more customers by adding other services, such as credit card transfers and its FlashCash service which **allows customers to get cash advances with their credit cards**. It also offers Quick Collect, which allows payments to be routed directly to a **bank** or other **creditor**, Quick Cash, which allows businesses to transfer money to traveling employees or clients in distant locations, and Easy Pay, an **electronic bill payment** service. The firm is also trying to make its service more convenient by signing up ...

**23/3,K/21 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02260499 Supplier Number: 42952582 (USE FORMAT 7 FOR FULLTEXT)  
**Food for thought: How Arizona grocer upgraded its network**  
Communications News, p8  
May, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 988

... Another current data function that will be made more efficient by the ISDN network is **Electronic Funds Transfer**, a system that **allows customers** to use their **EFT** cards to purchase groceries.

"This system alone has allowed us to draw upon a different...

...just installed a new credit system in which customers who have a valid Valley National **Bank credit** card can charge their groceries at any of our stores."

"We're leaps and bounds...

**23/3,K/22 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11586054 SUPPLIER NUMBER: 55427464 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The next upheaval in the US payment systems.(Competition)**  
Bowers, Tab; Devine, Ted  
McKinsey Quarterly, 4, 74(1)  
Autumn, 1995  
ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3478 LINE COUNT: 00286

... a number of banks that use its software package to allow customers to pay their **bills** electronically, and has bought electronic **bill** processor National Payment Clearing House (NPCH) to process all the transactions. Microsoft has delved still deeper, entering alliances with companies along the entire payments chain - NPCH, network provider GEISCO, and **merchant** processor NABANCO - to enable businesses using its software to transfer funds electronically.

One area unlikely...

**23/3,K/23 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08934712 SUPPLIER NUMBER: 18604371 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet transactions still yield small change.**  
Stuck, Bart W.  
Business Communications Review, v26, n7, p51(4)  
July, 1996  
ISSN: 0162-3885 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2300 LINE COUNT: 00214

... clearinghouse functions. These enabled merchants and seller banks to be paid, and it allowed buyer **banks** to **debit credit** cards and **bill** users.



SET is not a listing of technical specifications, but instead outlines a series of...

**23/3,K/24 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08934579 SUPPLIER NUMBER: 18604127 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Strategies lenders can follow to avoid on-line loan problems. (includes related article)**  
Financial Services Report, v13, n3, p4(2)  
Jan 31, 1996  
ISSN: 0894-7260 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1011 LINE COUNT: 00086

... pirated through a breach in the telecommunications link. Such piracy may be considered an unauthorized **transfer** for which the **bank** would bear the burden of liability. The financial burden shifts to the bank if the...

**23/3,K/25 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07255307 SUPPLIER NUMBER: 15235973 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**BILLMASTER 'PAYS THE BILLS' FOR CENTURA CUSTOMERS**  
PR Newswire, p0516CH006  
May 16, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1147 LINE COUNT: 00144

... filling out an enrollment form, at which time they establish a list of "merchants" -- a **bank** loan, **credit** cards, department stores, relatives or even a savings account -- they want to pay electronically. The ...

**23/3,K/26 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

05901633 SUPPLIER NUMBER: 12377345 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**What benefits will global EDI offer? (electronic data interchange applications for international shipping and trade; includes related article on what EDI is) (Special Section: Inside Global Logistics)**  
Cahn, David M.  
Transportation & Distribution, v33, n6, p63(2)  
June, 1992  
ISSN: 0895-8548 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1241 LINE COUNT: 00104

... acceptance of electronic funds transfer (EFT). EFT is based on a buyer organization authorizing its **bank** to **transfer** funds to a **seller**'s account or financial institution.

The reason for the slow growth is primarily based on...

**23/3,K/27 (Item 6 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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04574018 SUPPLIER NUMBER: 08928401 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Will that be cash, credit or debit? (cards and cash in the Canadian economy)**

Alexiou, Vas; McInnes, David  
Canadian Banker, v97, n3, p9(4)  
May-June, 1990

ISSN: 0822-6830 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1721 LINE COUNT: 00137

... customer's monthly statement or bank book will also report the EFT/POS transaction. This **allows consumers** to track and **confirm** their **EFT** /POS transactions.

Consumer recourse is an important debit card feature. At the time of the...

...corrected, cancel transactions outright and should merchandise be returned to the store, accounts can be **credited**.

Informing consumers

**Bank** customers will be shown how to use the **debit** card. In one **bank** 's pilot, for example, the bank set up a special telephone inquiry line for customers...

**23/3,K/28 (Item 7 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

03883043 SUPPLIER NUMBER: 07433689 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Eight forecasts for U.S. banking. (futurist suggests cash money may become illegal in future)**

Beckwith, Burnham P.  
Futurist, v23, n2, p27(7)  
March-April, 1989

CODEN: FUTUA ISSN: 0016-3317 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 4441 LINE COUNT: 00344

... debits to payees' bank accounts. In the beginning, a single letter of instruction to the **debtor** 's bank will **allow** the periodic deduction or debiting of such recurring debts. This practice is already common in...

...no specific permission by the debtor will be required. By the year 2100, automatic direct **bank** -deposit **debiting** and **crediting** will be universal and compulsory in the United States.

It may seem that direct debiting...

Set	Items	Description
S1	21809	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	5636	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	3201	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	15491	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	23522	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	2101	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	4097	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	56	S1(S)S2(S)S3
S9	5982	S4(S)S5
S10	434	S6(S)S7
S11	1	S8 AND S9 AND S10

File 256:TecInfoSource 82-2005/Feb  
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11/3,K/1

DIALOG(R)File 256:TecInfoSource

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00130748

DOCUMENT TYPE: Review

**PRODUCT NAMES: Paytrust.com (791091); Clareon (023159); CheckSpace  
ePayments Service (036536)**

**TITLE: Time to Toss the Checkbook: Businesses head on line to pay their...**

AUTHOR: Dinome, Tom

SOURCE: Small Business Computing, v6 n6 p28(2) Jun 2001

ISSN: 1529-5117

HOMEPAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030430

Paying **bills** online is becoming more popular in the business-to-business (B2B) world. Online **billing** services **allow** firms to **automatically send** and receive payments, eliminating the need to hire staff bookkeepers or controllers. Additionally, online **billing** services track the status of payments and can analyze transaction data, essential for businesses working with many **vendors**. Companies only need a browser, **bank** account, and an Internet connection to participate in the **billing** services. In addition to automated **billing**, such companies as PayTrust provide customization features to their **customers**, **allowing** them to sign off on certain **bills** before paying them. Also, if many administrators must review **billing** information, accessible online transactions can streamline the **approval** process. Alerts regarding due or overdue payments are **sent automatically** by **e-mail**. Finally, online **bill** payments can cut transaction fee costs associated with electronic funds **transfers** and **credit card transfer** fees.

Set	Items	Description
S1	21809	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	5636	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?) (1N) (SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	3201	AMOUNT? ? (1N) DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	15491	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	23522	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	2101	BANK? ? OR CREDIT() UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	4097	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	56	S1(S) S2(S) S3
S9	5982	S4(S) S5
<del>S10</del>	<del>434</del>	<del>S6(S) S7</del>
S11	1	S8 AND S9 AND S10
S12	784	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (1W) (PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ? ( ) TRANSFER) OR EFT OR EFTS OR EBPP
S13	24	S12 AND S9 AND S10
S14	16	S13 AND S1
S15	16	RD (unique items)
S16	13	S15 AND S3
S17	13	RD (unique items)

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17/3,K/1

DIALOG(R)File 256:TecInfoSource  
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00137253 DOCUMENT TYPE: Review

**PRODUCT NAMES:** WebPay for Small Business Service (091715); CheckSpace  
ePayments Service (036536); Payment Service Network (091723)

**TITLE:** Push and Pay: Electronic payment effort by banks are showing  
results

**AUTHOR:** Schneider, Ivan

**SOURCE:** Bank Systems & Technology, v39 n1 p28(4) Jan 2002

**ISSN:** 1045-9472

**HOME PAGE:** <http://www.banktech.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20020530

**TITLE:** Push and Pay: Electronic payment effort by banks are showing  
results

A government official, vendor spokespeople, analysts, and other experts discuss the increasing use of electronic bill presentment and payment (EBPP) services such as CheckFree's WebPay for Small Business Service, Xign's Payment Service Network, and Fidesic's namesake service. According to Cathy Minehan, president of the Federal Reserve Bank of Boston, the number and percentage of electronic transactions has increased more than substantially since 1979, which demonstrates a speeding up of consumers' and business' use of electronic forms of payment. Banks, associations, and technology companies are all encouraging use of EBPP as a way to reduce the use of paper and the cost of image scanners...

...Small Business Service as its first foray into the business payment market. CheckFree provides online billing and payment services to 5.6 million customers of over 400 sponsoring organizations, including Navy Federal Credit Union, Yahoo!, and First Union. Fidesic provides a solution that allows companies to manage payment through Microsoft Great Plains and Peachtree, while Xign provides the Payment...

**DESCRIPTORS:** Banks; E- Billing ; E-Commerce; E-Payment; Financial  
Institutions; Small Business

17/3,K/2

DIALOG(R)File 256:TecInfoSource  
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00134339 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Paytrust.com (791091); CheckFree (212334); Quicken Bill  
Pay (073652); StatusFactory.com (791105)

**TITLE:** The Big Payoff

**AUTHOR:** Jerome, Marty

**SOURCE:** Smart Business for the New Economy, v14 n10 p84(4) Oct 2001

**ISSN:** 1528-4034

**HOME PAGE:** <http://www.smartbusinessmag.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

REVISION DATE: 20030930

**...PRODUCT NAMES: 212334); Quicken Bill Pay...**

PAYTRUST's, CheckFree's, CyberBills', and Wachovia's namesake offerings and Intuit's Quicken Bill Manager are among reviewed, leading **online bill payment** services. Paytrust and StatusFactory are third party **e- payers** that process paper **bills** for **customers**. They scan and digitize **invoices** and gather them together electronically on a secure Web page. **Payees** require a month to recognize the new **billing** address, even though the Paytrust and StatusFactory notify the billers for the user. When that hurdle has been cleared, the user can pay all **bills** online from a single location. Because this business model is the direction in which **e- bill** payment is going, Paytrust earns excellent reviews. However, smaller **e-merchants** and **credit** card companies could object if the shipping address is different from the **billing** address. In addition, the **billing** address must be available on demand whenever a new account is opened with a **merchant**. Just about all **financial organizations** with an online presence now offer **bill -pay** sites, as do America Online, Yahoo!, and the U.S. Postal Service (USPS). Most of the **banks** evaluated provide a few of the important features that all **online bill payment** solutions should have: automated account reconciliation, wireless access, payment **confirmations**, and integration with Intuit Quicken and Microsoft Money. None offer all these features, but third-party **bill payers** features and functions are more comprehensive.

DESCRIPTORS: E- **Billing** ; E-Payment; Personal Finance

17/3,K/3

DIALOG(R)File 256:TecInfoSource  
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00133579 DOCUMENT TYPE: Review

**PRODUCT NAMES: Project Eleanor (061158)**

**TITLE: Seamless B-To-B Online Payment Systems Readied**

**AUTHOR: Rosen, Cheryl**

**SOURCE: Information Week, v854 p54(2) Sep 10, 2001**

**ISSN: 8750-6874**

**HOME PAGE: <http://www.informationweek.com>**

RECORD TYPE: Review

REVIEW TYPE: ~~Product Analysis~~

GRADE: Product Analysis, No Rating

REVISION DATE: 20011130

**TITLE: Seamless B-To-B Online Payment Systems Readied**

...Project Eleanor from Identrus, which is designed to offer a payment initiation system that will **allow** trading partners to conduct commerce online and to then order their **banks** to transmit payment to each other electronically. The idea is not to build a proprietary system, but rather an open standard that will ease online commerce. Any **vendor** can develop a

system that is compliant with Identrus's specifications and is interoperable with the network, according to Kristin Kupres, COO for Identrus. **Customers** want a solution that can be implemented easily and integrated into their own **billing** cycles. Global financial companies can provide those abilities, and eight of 45 **banks** participating in the Identrus authentication network began testing Project Eleanor in July 2001. Project Eleanor...

...a common language and format for making, fulfilling, and transmitting payment requests among the global **financial institutions** that move the money.' Wells Fargo & Company, a Project Eleanor tester, reports that implementation of...

...a single package.' Wells Fargo plans to use integration services from iPlanet E-Commerce Solutions. **Customers** will require browser plug-ins for access to the system. Smart cards and readers will be needed to identify personnel and their **credit** limits.

17/3,K/4

DIALOG(R)File 256:TecInfoSource

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00132677 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Series (070637)

TITLE: The Changing Face of Billing

AUTHOR: Devlin, Joseph

SOURCE: TRANSFORM Magazine, v10 n7 p44(8) Jul 2001

ISSN: 1534-2832

HOME PAGE: <http://www.transformmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20011230

TITLE: The Changing Face of Billing

New **billing** technology is reducing paperwork, streamlining **bank** transactions, and lowering industry processing costs. In fact, according to Jupiter Communications, new electronic **bill** presentment and payment ( **EBPP** ) technology may lower the cost of paper transactions by 80 percent. Most **consumers** would like **banks** to handle a range of transactions, even though **banks** usually do not handle **credit** card, utilities, and other **billing** processes. While **banks** have not met this market demand, they do not want to outsource work, losing potential cross-selling opportunities. Along with slow implementation by **banks**, such payment **vendors** as CheckFree report that 40 percent of their transactions require paperwork. To process paper **billing** information, payment **vendors** are scanning documents. BancTec's E-series transport, for example, **allows** payment **vendors** to process up to 1,600 documents per minute. The only problem with such scanning technology is that **vendors** must store a huge amount of data. As storage and scanner prices drop and as compression technology improves, small **banks** will use such scanning remittance systems as the E-series.

DESCRIPTORS: Banks; E- **Billing** ; E-Commerce



17/3,K/5

DIALOG(R)File 256:TecInfoSource  
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00130910 DOCUMENT TYPE: Review

**PRODUCT NAMES: E- Billing (839639)****TITLE: E- Billing /E-Payment: Gaining Control over Your Company's Cash Flow**

AUTHOR: Agnew, Marion

SOURCE: Business Finance, v7 n5 pE1(4) May 2001

ISSN: 1521-4818

HOMEPAGE: <http://www.businessfinancemag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020228

**PRODUCT NAMES: E- Billing (****TITLE: E- Billing /E-Payment: Gaining Control over Your Company's Cash Flow**

A discussion of electronic bill presentment and payment ( **EBPP** ) concludes that **EBPP** can allow users to control cash flow by providing solid measurement tools. **E- billing** has usually been deployed by business-to- **consumer** (B2C) companies, but a maturing of the market means more use in the business-to-business (B2B) world, according to Paul Simons, VP and manager of **EBPP** for J.P. Morgan. Analysis by Gartner Group indicates that 26 percent of firms will use some type of **e- billing** by the end of 2002, although only 9 percent were users in 2001. Experts are optimistic for the **EBPP** market because it reduction of each day's sales-outstanding (DSO) ratio is beneficial the bottom line. For instance, according to a PeopleSoft VP, a financial officer for a PeopleSoft **customer** said he would buy any components that could reduce DSO by two days, because 'that...

...for their company to see tremendous results.' One example is the scenario in which a **credit** card company sends paper **bills** to **customers** , and then obtains some information about payment rates. However, if the **customer** pays **bills** online by scheduling tranfers directly from a **bank** account, the company 'knows that it will receive a particular dollar amount on a particular...

COMPANY NAME: **Vendor** Independent...DESCRIPTORS: **E- Billing** ; E-Payment; Software Marketing

17/3,K/6

DIALOG(R)File 256:TecInfoSource  
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00130748 DOCUMENT TYPE: Review

**PRODUCT NAMES: Paytrust.com (791091); Clareon (023159); CheckSpace ePayments Service (036536)**

**TITLE:** Time to Toss the Checkbook: Businesses head on line to pay their...

**AUTHOR:** Dinome, Tom

**SOURCE:** Small Business Computing, v6 n6 p28(2) Jun 2001

**ISSN:** 1529-5117

**HOME PAGE:** <http://www.smalloffice.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20030430

Paying **bills** online is becoming more popular in the business-to-business (B2B) world. Online **billing** services **allow** firms to automatically send and receive payments, eliminating the need to hire staff bookkeepers or controllers. Additionally, online **billing** services track the status of payments and can analyze transaction data, essential for businesses working with many **vendors**. Companies only need a browser, **bank** account, and an Internet connection to participate in the **billing** services. In addition to automated **billing**, such companies as PayTrust provide customization features to their **customers**, **allowing** them to sign off on certain **bills** before paying them. Also, if many administrators must review **billing** information, accessible online transactions can streamline the **approval** process. Alerts regarding due or overdue payments are sent automatically by e-mail. Finally, **online bill payments** can cut transaction fee costs associated with electronic funds **transfers** and **credit** card **transfer** fees.

**DESCRIPTORS:** E-**Billing**; E-Commerce; E-Payment

17/3,K/7

DIALOG(R) File 256:TecInfoSource

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00128015 DOCUMENT TYPE: Review

**PRODUCT NAMES:** E-Commerce (836109); Credit Cards (838764)

**TITLE:** The Problem with Plastic: Credit cards still rule on the Web, but...

**AUTHOR:** Carr, Jim

**SOURCE:** eCOMMERCE BUSINESS, v1 n17 p34(7) Dec 4, 2000

**ISSN:** 1529-0077

**HOME PAGE:** <http://www.ecommercebusinessdaily.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20010330

Payment systems that **allow** e-commerce **buyers** to pay online without **credit** cards include **credit** card gateways, online check processors, and alternative payment systems. However, most **consumers** still feel most secure with **credit** cards, which offer the best protection against fraud by **merchants** or theft of card numbers. Even so, many interested parties are upset about the companies' policy of making **merchants** responsible for losses when **customers** request a refund or chargeback, or claim they did

not buy something. Five primary approaches to Internet-transmitted **online payments** are available: optimized payment cards, which can be **debit** cards or pre-paid cards with Internet-optimized features; e-cash, which is not popular, but might be feasible for **consumers** who like to purchase music or play games online; e-checks, which are provided by CheckFree and CHExpedite, require setups, and are processed by the Federal Reserve **Bank**'s automated clearinghouse system; metered payments provided by eCharge and iPIN.com, which use an existing **billing** relationship with a trusted third party and **allow** shoppers to charge online purchases to utility **bills** or ~~other similar accounts; and alternative currencies, which include both a~~ prepaid version of money...

COMPANY NAME: **Vendor** Independent...

17/3,K/8

DIALOG(R)File 256:TecInfoSource  
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00126341 DOCUMENT TYPE: Review

PRODUCT NAMES: **E- Billing** (839639

TITLE: **The Paper Trail: Companies are ending their love affair with paper...**

AUTHOR: Platt, Gordon

SOURCE: Global Finance, v14 n7 p40(1) Jul 2000

ISSN: 0896-4181

HOME PAGE: <http://www.gfmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020228

PRODUCT NAMES: **E- Billing** (

Business-to-business electronic presentment and payment services ( **EBPP** ) **allow** trading partners to interact through their **invoices** , to combine **invoices** , and to communicate with their suppliers, and, as e-commerce becomes more global in nature, the market for online **billing** and **credit** services is exploding. The business-to-business (B2B) market is 10 times the size of the **consumer** market, and one **vendor** says that involved documents can sometimes be made up of hundreds of pages that must...

...that is needed has to be sophisticated in order to bridge the capability differences between **buyers** and **sellers** , and the leading service providers say that their products are cheaper than EDI (electronic data interchange). Not to be outdone in the growing **EBPP** market by startup companies, **banks** such as **Bank** of America, Citigroup, and Chase Manhattan have formed alliances with B2B electronic procurement firms.

COMPANY NAME: **Vendor** Independent...

DESCRIPTORS: **E- Billing** ; E-Commerce; E-Payment

17/3,K/9

DIALOG(R)File 256:TecInfoSource  
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00124637 DOCUMENT TYPE: Review

**PRODUCT NAMES:** E- Billing (839639)**TITLE:** Statements and payments**AUTHOR:** Graven, Matthew P**SOURCE:** PC Magazine, v19 n13 p155(2) Jul 2000**ISSN:** 0888-8509**HOME PAGE:** <http://www.pcmag.com>**RECORD TYPE:** Review**REVIEW TYPE:** Product Analysis**GRADE:** Product Analysis, No Rating**REVISION DATE:** 20020228**PRODUCT NAMES:** E- Billing (**TITLE:** Statements and payments

New, less expensive, less task-intensive **billing** methods are becoming available that eliminate printed **statements**, postage, and large numbers of staff who process payments. Presently electronic **bill** presentment and payment ( **EBPP** ) **allows** companies to accept secure **credit** card transactions and to present **bills** and collect payments via the Internet. **EBPP** will reduce the cost of sending a printed **statement** by 25 to 30 percent for each **statement**, say **EBPP vendors**. However, deployment has been too expensive to make **EBPP** practical for all but the largest **billers, which include utilities, telcos, and financial institutions** that send out millions of **invoices** every month. Although the Internet Research Group's 1999 **Bill** Payment and Presentment Report concludes that **EBPP** does not save users money, the report recognizes the value of **EBPP**, which comes from business enhancement rather than reduced costs. **Customer** data becomes more accessible and is therefore more valuable. **EBPP**'s enhanced data collection also creates new marketing opportunities customized to a **customer**'s personal spending patterns. For instance, the cofounder and executive VP of sales and marketing for Internet **billing** provider edocs says a strategic value exists when companies can cross-sell to **customers** with specific, personalized content enmeshed in **bills** and **statements**. Such solutions as edocs and PaySense are good choices for companies that want in-house **EBPP** software, while personal financial portals such as CyberBills and Quicken.com **allow** users to manage all finances in one place.

**COMPANY NAME:** Vendor Independent...**DESCRIPTORS:** E- **Billing** ; E-Commerce; E-Payment; Personal Finance

17/3,K/10

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00123969 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Company--CheckFree Corp (861235)**TITLE:** CheckFree rules the world of online bill paying**AUTHOR:** Tadjer, Rivka**SOURCE:** Information Week, v785 p163(5) May 8, 2000**ISSN:** 8750-6874

HOMEPAGE: <http://www.informationweek.com>RECORD TYPE: Review  
REVIEW TYPE: Company

REVISION DATE: 20020730

**TITLE: CheckFree rules the world of online bill paying**

CheckFree, based near Atlanta, is the accepted leader among **electronic bill payment** services. **Bank** of America, the nation's largest **bank**, recently bought 16 percent of CheckFree's stock. CheckFree, in return, got the **bank**'s **bill**-paying assets, which gave it access to the 2.1 million online **customers** that **Bank** of America says it has. CheckFree provides the technology and services that let **customers** go to a **bank**'s Web site, to Intuit's Quicken site, and other financial sites, and **allow** them to pay **creditors** by electronic check. But while CheckFree is the king of **online payment** services, there are competitors with different business models waiting to topple it. Because CheckFree is not a **bank**, it cannot connect directly to the nation's automated clearinghouse (ACH), which clears all banking transactions. Some of its new competitors have **bank** charters and can link to the ACH. CheckFree's biggest potential competitor is Spectrum LLC, which was formed by Chase Manhattan **Bank**, First Union, and Wells Fargo, but in response, CheckFree has been expanding through acquisitions, moves **approved** of by Wall Street.

DESCRIPTORS: E- **Billing** ; E-Commerce; E-Payment; Software Marketing

17/3,K/11

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00123651 DOCUMENT TYPE: Review

**PRODUCT NAMES: E-Payment (830248); E-Commerce (836109)****TITLE: Cashing Out: Digital payment companies are working on the 'perfect'...**AUTHOR: Goodin, Dan  
SOURCE: Industry Standard, v3 n18 p278(2) May 15, 2000  
ISSN: 1098-9196  
HOMEPAGE: <http://www.thestandard.com>RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20030930

~~...compete with many other forms of payment such as Trivnet's technology,~~  
which in theory **allows** people to purchase via the Net, charge the purchase to an Internet service provider (ISP), and receive one **bill**. Such companies as X.com and Billpoint make **online payments** by **credit** cards (and sometimes by check) more convenient, but only eCash and Zero-Knowledge are trying...

...be branded with a unique number that guarantees a monetary unit's value in a **financial organization**. Cryptography could also make sure that e-payments are never forged. Digital cash backers say digital cash has many

advantages, including a 'blind signature' that **allows buyers** to trace forward if desired to provide an automatic receipt each time a purchase is ...

...cash is unlikely to happen soon, since changing methods of dispensing money, including use of **credit** cards and ATMs, has historically been slow.

COMPANY NAME: **Vendor** Independent...

17/3,K/12

DIALOG(R)File 256:TecInfoSource

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00119357 DOCUMENT TYPE: Review

PRODUCT NAMES: **Digital Wallets (841111)**

TITLE: **Digital Cash Is Back**

AUTHOR: Barnett, Megan

SOURCE: Industry Standard, v2 n26 p56(1) Sep 13, 1999

ISSN: 1098-9196

HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

**Online payment** systems currently available are those from CyberGold, eCharge, Ipin, Millicent, One Click Charge, Qpass, and...

...the digital cash market and say their new systems will be easy-to-use for **consumers** and just as noninvasive to deploy for **merchants**. Therefore, an **online payment** revolution is probably on its way. Publishers of digital content have not to date been able to find a viable solution for handling very small transactions, a problem that current **vendors** want to solve with digital cash. For instance, the music industry now uses the Net for distribution, selling songs for 99 cents and up, a prime market for digital cash. **Customers** often would rather not enter **credit** card information for such a small purchase, but **merchants** and issuing **banks** cannot make small transactions profitable. Qpass thinks it has a solution with a system that groups purchases into one monthly **credit** card charge. Other systems gain access to large **customer** bases through partnerships with Internet service providers (ISPs) or other institutions with **billing** relationships. eCharge requires users to pay in advance or on phone, cable, or utility **bills**, and Millicent is a digital wallet with scrip. Trivnet charges digital content to the ISP's **bill**, while One Click Charge uses a prepaid account with **credit** card for digital content purchases. CyberGold's Earn & Spend incentive program **allows** users to click ads, earn money, and spend it in the network.

COMPANY NAME: **Vendor** Independent...

17/3,K/13

DIALOG(R)File 256:TecInfoSource

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00119221 DOCUMENT TYPE: Review

**PRODUCT NAMES:** ECML (840955); Instabuy (774154); Microsoft Passport (745677)**TITLE:** Wrap Up Your E-Wallets for the Holiday**AUTHOR:** Seybold, Patricia B**SOURCE:** Business 2.0, p58(1) Sep 1999**ISSN:** 1080-2681**HOME PAGE:** <http://www.business2.com>**RECORD TYPE:** Review**REVIEW TYPE:** Product Analysis**GRADE:** Product Analysis, No Rating**REVISION DATE:** 20020430

...and Microsoft's Passport are all ECML (Electronic Commerce Modeling Language)-compliant e-wallet-based **online payment** methods. The ECML standard is straightforward enough to **allow Web merchants to permit** any digital wallet to automatically complete ship-to, **billing**, and **credit** card information on any ECML-compliant World Wide Web site. Digital wallets could ease order placement at all Web sites, since they **allow consumers** to provide **credit** card information once to a trusted financial partner that guarantees to keep the information secure. Generally, the partner is the user's primary **credit** card issuer, and most likely has the needed information on file. The user can also add other **credit** cards to a digital wallet, and can keep business accounts and accounts for family members...

...in the arena has to attract users to their services, which are either targeted to **consumers**, **merchants**, or **financial institutions**. Sites should be configured to comply with the ECML standard, and Web site owners should emphasize **customer** service in order to increase **customer** retention. **Merchants** should also link to non-competing **merchants** who offer complementary products.

**COMPANY NAME:** Vendor Independent...

Set	Items	Description
S1	204906	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	270792	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	566726	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	926551	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	899376	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	951391	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	636100	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	29803	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE)(1W)(PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS OR EBPP
S9	49	S1-(5N)-S2-(S)-S3
S10	31252	S4(3N)S5
S11	134759	S6(3N)S7
S12	4	S9 AND S10 AND S11
S13	4	RD (unique items)
File 625:American Banker Publications 1981-2006/Jan 13 (c) 2006 American Banker		
File 268:Banking Info Source 1981-2006/Jan W1 (c) 2006 ProQuest Info&Learning		
File 626:Bond Buyer Full Text 1981-2006/Jan 13 (c) 2006 Bond Buyer		
File 267:Finance & Banking Newsletters 2006/Jan 09 (c) 2006 Dialog		
File 608:KR/T Bus.News. 1992-2006/Jan 13 (c)2006 Knight Ridder/Tribune Bus News		



**13/3,K/1 (Item 1 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0092147

**TECHNOLOGY TOPICS**

American Banker - October 19, 1988; Pg. 10; Vol. 153, No. 205  
WORD COUNT: 993

**TEXT:**

...loans. Perpetual Savings, McLean, Va., used CreditRevue as the foundation of TeleLoan, a service that **allows customers** to make loan applications by phone and wait on the line for approval, usually within...

...Ordernet Software  
Products.

"With EDI, purchase orders generated by Global's Purchase Order system are **automatically transmitted** to a **vendor**'s computer," said Ronald Kupferman, president of Global. "The vendor then electronically submits an **invoice** to the purchaser's computer.

"The same facility is utilized by Global's Order Entry...

COMPANY NAMES (DIALOG GENERATED): Accounts Receivable Management ; Anytime Bank ; BancOhio National **Bank** ; Barclays American **Credit** Corp ; Consumer Bankers Association ; CMSI ; Diebold Inc ; Euromatica SA ; EDI ; Franklinton ; General Automation Inc ; Global...

**13/3,K/2 (Item 2 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0092012

**TECHNOLOGY TOPICS**

American Banker - October 12, 1988; Pg. 12; Vol. 153, No. 200  
WORD COUNT: 2,102

**TEXT:**

...we will be able to provide our customers with greater service and convenience," he said.

**Credit Unions Get Supermini**

Hughes Aircraft Employees Federal **Credit Union**, Manhattan Beach, Calif., will be receiving one of the first Eclipse MV/40000 superminicomputers that Data General Corp. introduced last week.

The **credit union**, one of the nation's 10 biggest with more than 100,000 accounts, will obtain...

...Corporation of Michigan. An official Data General reseller and a leading supplier of computers to **credit unions**, World Computer said it is buying four MV/40000s for clients.

The MV40000 series, which...

...Computer's software without modification, "has the compatibility, cost-effectiveness, and high availability necessary in **credit union** applications," said David Selina,

senior vice president of the Michigan service company. "In addition, the... loans. Perpetual Savings, McLean, Va., used CreditRevue as the foundation of TeleLoan, a service that **allows customers** to make loan applications by phone and wait on the line for approval, usually within...

...Ordernet Software  
Products.

"With EDI, purchase orders generated by Global's Purchase Order system are **automatically transmitted** to a **vendor**'s computer," said Ronald Kupferman, president of Global. "The vendor then electronically submits an **invoice** to the purchaser's computer.

"The same facility is utilized by Global's Order Entry...

...COMPANY NAMES (DIALOG GENERATED): Savings and Loan Association ; Global Software Inc ; Horizon Financial Software Corp ; Hughes Aircraft Employees Federal **Credit Union** ; International Business Machines Corp ; Island Computer Corporation of New York Inc ; Lynch Telecommunications Inc ; Merrill...

13/3,K/3 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00421459 125583471 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Tech Vendors In The Spotlight: Top 100 Technology Vendors ; Here begins our list of the biggest technology players in the mortgage lending arena.**

Kersnar, Scott; Grant, Rick  
Mortgage Technology, p36-45+, Jul 2002 DOCUMENT TYPE: Periodical; Feature  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 5,416

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: We did not include every viable mortgage-industry **vendor** that uses **e - mail** , has a nice Web-page or delivers its product or services online. For example, there...

...Mortgage PhD with Realec. CUNA Mutual Mortgage Corp. provides mortgage lending and servicing solutions for **credit unions** and their members. CUNA Mutual Mortgage, a wholly owned subsidiary of **credit union** technology clearing house CUNA Mutual Group, makes loans to members and enables them to access their existing mortgage online, as well as partnering with **credit unions** to help them deliver mortgage loans to their members. CUNA Mutual **bills** its Member's Choice netMortgage - powered by Mortgagebot in partnership with Freddie Mac - as the most powerful online origination tool available to **credit unions** today.  
... newsletter.

CUNA Mutual Mortgage  
CUNA Mutual Mortgage Corp. provides mortgage lending and servicing solutions for **credit unions** and their members. CUNA Mutual Mortgage, a wholly owned subsidiary of **credit union** technology clearing house CUNA Mutual Group, makes loans to members and enables them to access their existing mortgage online, as well as partnering with **credit unions** to help them deliver mortgage loans to their members. CUNA Mutual bills its Member's...

...Mortgagebot in partnership with Freddie Mac - as the most powerful online origination tool available to **credit unions** today.

Customers Forever  
Milwaukee-based CustomersForever.com is a pioneer in online customer retention services...

...is then translated into an aggressive enrollment campaign offering

customer- specific financing opportunities and accelerated **approvals** that enable a **customer** to refinance in days without human sales intervention.

The Customers Forever site offers purchase loans...

...lenders who want to draw docs via the Web; DesertDocs on the Web for mortgage **banks**, retail **banks** and **credit unions**; DesertDocsTeam outsourcing service; and the DesertDocsASP automated enterprise solution for IT departments and technology providers...lenders and recently developed Prime Advantage, in association with Boeing, an e-commerce platform for **credit unions**.

Digital Insight

Calabasas, Calif.-based Digital Insight Corp., developers of the AXIS lending platform, provides...

...targeted marketing solutions, website development and maintenance, and online and call center lending services to **banks** and **credit unions**. The company recently signed a strategic partnership deal with RDS to take advantage of mutual...

13/3,K/4 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04591161

**Comerica Upgrades Web Bill Pay Service**

Item Processing Report

June 20, 2002 VOL: 13 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 183

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

...upgrading its Comerica Web Bill Pay service. The new service, which is currently available, will **allow customers** to receive bills

TEXT:

Detroit-based Comerica Inc. [CMA] June 10 announced it was upgrading its Comerica Web **Bill** Pay service. The new service, which is currently available, will **allow customers** to receive **bills** by **e - mail** from over 250 participating **payees** and, if they choose, have them paid automatically. The e- **bill** feature lets the user view **bills** from a wide variety of firms, such as utilities, telecommunications and insurance companies, **credit** card issuers and **banks**, and pay them online through Comerica Web **Bill** Pay. Users also can elect to receive an e-mail notice that their e- **bill** has arrived. With the enhanced Web **Bill** Pay service, customers now can use nicknames instead of account numbers to differentiate their accounts...

...for a better understanding of how their money is spent. The cost for Comerica Web **Bill** Pay is \$6.95 per month with unlimited **bill** payments. The service is provided at no charge to Comerica's Choice and Premier checking...

Set	Items	Description
S1	204906	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	270792	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?) (1N) (SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	566726	AMOUNT? ? (1N) DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	926551	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	899376	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	951391	BANK? ? OR CREDIT() UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	636100	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	29803	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (1W) (PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ? ( ) TRANSFER) OR EFT OR EFTS OR EBPP
S9	49	S1(5N) S2(S) S3
S10	31252	S4(3N) S5
S11	134759	S6(3N) S7
S12	4	S9 AND S10 AND S11
S13	4	RD (unique items)
S14	15211	S1(S) S3
S15	153	S14 AND S10 AND S11 AND S8
S16	100	S15 NOT PY>2000
S17	39	S14(3S) S10(3S) S11(3S) S8
S18	46	S14(4S) S10(4S) S11(4S) S8
S19	29	S18 NOT PY>2000
S20	27	RD (unique items)
File 625: American Banker Publications 1981-2006/Jan 13		
(c) 2006 American Banker		
File 268: Banking Info Source 1981-2006/Jan W1		
(c) 2006 ProQuest Info&Learning		
File 626: Bond Buyer Full Text 1981-2006/Jan 13		
(c) 2006 Bond Buyer		
File 267: Finance & Banking Newsletters 2006/Jan 09		
(c) 2006 Dialog		
File 608: KR/T Bus. News. 1992-2006/Jan 13		
(c) 2006 Knight Ridder/Tribune Bus News		

Set	Items	Description
S1	204906	CREDITOR? ? OR PAYEE? ? OR VENDOR? ? OR SELLER? ? OR MERCH- ANT? ?
S2	270792	(ELECTRONIC? OR AUTOMAT? OR INTERACTIVE?)(1N)(SEND??? OR S- ENT OR FORWARD? OR ROUT??? OR TRANSMIT? ? OR TRANSMITT??? OR - NOTIF?) OR EMAIL OR E()MAIL OR ELECTRONIC() (MAIL OR MESSAG?)
S3	566726	AMOUNT? ?(1N)DUE OR BILL OR BILLS OR BILLING OR INVOICE? ? OR STATEMENT? ?
S4	926551	DEBTOR? ? OR PAYER? ? OR BUYER? ? OR PURCHASER? ? OR CONSU- MER? ? OR CUSTOMER? ?
S5	899376	APPROV? OR AUTHORIZ? OR AUTHORIS? OR PERMIT? ? OR PERMITT?- ?? OR ALLOW??? OR CONFIRM? OR OK OR OKS OR OKAY
S6	951391	BANK? ? OR CREDIT()UNION? ? OR FINANCIAL() (INSTITUTION? ? - OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR - FIRM? ? OR ENTITY OR ENTITIES)
S7	636100	DEBIT? OR CREDIT? OR DEDUCT? OR TRANSFER?
S8	29803	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (1W) (PAYMENT? OR PAYING OR SETTLE OR SETTLING OR - SETTLEMENT? OR DISTRIBUTION OR REIMBURS? OR REMUNERAT? OR REM- IT? OR COMPENSAT? OR DISBURS? OR FUND? ?()TRANSFER) OR EFT OR EFTS OR EBPP
S9	49	S1(5N)S2(S)S3
S10	31252	S4(3N)S5
S11	134759	S6(3N)S7
S12	4	S9 AND S10 AND S11
S13	4	RD (unique items)
S14	15211	S1(S)S3
S15	153	S14 AND S10 AND S11 AND S8
S16	100	S15 NOT PY>2000
S17	39	S14(3S)S10(3S)S11(3S)S8
S18	46	S14(4S)S10(4S)S11(4S)S8
S19	29	S18 NOT PY>2000
S20	27	RD (unique items)

? t s20/3,k/all

20/3,K/1 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0178563

**NAFCU CU Tech '96**

Credit Union Accountant - February 19, 1996; Pg. 2; Vol. 6, No. 7

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,620

## TEXT:

The National Association of Federal **Credit Unions** held its CU Tech '96 conference and trade show in San Jose, Calif., Feb. 8...

...are some sights and sounds from the event.

CUs Must Stay Abreast  
Of Technology Issues

"**Credit unions** want to be on the leading edge--not the bleeding edge." So says one East Coast corporate **credit union** vice president, quoting what she says is the conventional wisdom among **credit union** executives who speak about technology and the **credit union** industry.

Richard Schroth, president and CEO of Executive Insights Ltd., told the roughly 1,000 **credit union** representatives that "we are moving from a world in which value is derived primarily from...

...why and how technology is important--that should be an assumed fact. Rather, he said, **credit unions** need to build on the strategy of mediated relationships, something CUs inherently have through their...

...a 386 to a 486  
are no longer thought of as "advancing technology." He said **credit unions** need to understand that fundamental changes occur virtually every day. For example, Schroth said America...

...under \$20, but for now \$10 is being touted as a more realistic goal for **sellers**, according to W. Larry Lathrop, a representative from Wilmington, Del.'s **Electronic Payment Services Inc.**

Lathrop, who spoke to a standing-room-only crowd to show off his...

...personal card issuance, load fees and funds pool participation as several of the benefits to **credit unions**. He said CUs could use retrofitted ATMs to accept the cards, which could cost several...

...Personal Identification Number, however, would require a verification, which would slow the transaction while the **merchant** awaits the **approval** verification of the **consumer**'s PIN.

"So, now do I have to carry around five cards, all totaling \$100?--it's not worth it," said Rick Leas, CEO of Medesto, Calif.'s Stanislaus Federal **Credit Union**.

"My concern includes the security surrounding the card," said John Worthington.

Worthington, the vice president...

...a completely different transaction--and one that requires additional terminals. Security Service Executive Vice President **Bill Cheney** said he anticipates that it would be about three years before any standardization of...

...well. Schlumberger said the total value of worldwide transactions under \$10 is \$1.8 billion.

**Merchants**, on the heels of retrofitting their stores to accept debit and credit cards, aren't...

...for expensive setups," he said.

That seemingly contradicts a study done for Lathrop's company, **Electronic Payment Services**, that showed almost half of the **merchants** surveyed said they would accept smart cards from customers. What's more, the study said the acceptance rate doubles when **merchants** were assured "that economic and technological issues would be ...of respondents saying they wouldn't accept the cards under any circumstances.

More than one **credit union** official said smart cards won't truly get off the ground until VISA and MasterCard...

... Suzanne Rogacki though, she likes the cards.

"It enables me to introduce them to our **merchants** that are affiliated with our **credit union**," she said.

Rogacki is a systems manager with Synergy Federal **Credit Union** in Cranford, N.J.  
Virtual Branching Key  
For a Bayou State CU

The wave of **credit union** branches might just be moving out to sea.

At least that's what Campus FCU President John Millazzo Jr. implied as he spoke about his Baton Rouge, La., **credit union**'s virtual branching system and how his strategy is to get away from the brick...

...for a teller. It also allows soon-to-be members to sign up for the **credit union** without the help of a representative, just a computer terminal.

Millazzo said some signs of...

...ROEs have declined steadily since the 1980s.

Of the more than 7,000 federally chartered **credit unions** operating today, he believes the number will be reduced to roughly 5,000 by the...

...president of marketing for Campus Federal, said \$24,000 in capital was used for her **credit union**'s virtual branching system and costs up to \$2,700 per month in operating expenses...

...students of Louisiana State University.  
Florida CU Wins  
For Roadmap Idea

How can a metropolitan **credit union** get together with others in its area, keep members away from the home branch, decrease membership and increase financial transactions by almost 500%?

Ask MacDill Federal **Credit Union**, it won an award for coming up with the answer.

The Tampa, Fla.-based **credit union**, in connection with other CUs in its area, developed a roadmap--literally--to provide members...

...be kept in the members' car or wallet, shows CU members where to find a **credit union** money machine anywhere in the Tampa area.

One year after offering the service, MacDill said...

...free, for other members the charge is 50 cents.

The \$390 million, 94,000 member **credit union** was saluted and recognized by NAFCU at its CU Tech '96 conference and was one...

20/3,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0100720

**Princeton Telecom Addresses Problems of On-Line Bill Payment**

American Banker - August 9, 1989; Pg. 7; Vol. 154, No. 154

WORD COUNT: 938

BYLINE:

By DAVID O. TYSON

TEXT:

...printer technology, Princeton TeleCom Corp. says it has found a way around two shortcomings of **on - line bill- paying services**.

One problem is consumer complaints over the loss of float in such programs: **Banks debit** their accounts before merchants credit their accounts. The other complaint comes from banks and thrifts...

...banking, not using PC Banker, is close to adopting RDF. Though RDF operates with any **bill -paying system**, video or phone, Mr. Licciardello plans to market it first to institutions with...  
...Videobanking is a difficult nut for a regional bank to crack as long as the **merchant payment disbursement problem** is not solved," Mr. Licciardello said.

Avoiding In-House Services

But he...

...date it is to be paid.

In this, RDF differs from ZapCheck and ZipCheck, the **electronic bill payment services** offered by Citicorp and Pittsburgh National Bank, respectively, for utilities and large retailers. ZipCheck and ZapCheck **customers authorize the bank to deduct** the amount of a utility or other

**bill** from their account each month and transfer the money by the automated clearing house system into the **payee 's account**.

In video banking and telephone **bill -payment services**, Mr. Licciardello said 40% of the checks sent to **merchants** go out according to the check-and list method, with a multiple list of the customer accounts the **merchant is**

~~to credit. The lists average nine accounts.~~

The other 60%, he said, are checks...

...writing scenario, posting always precedes presentation."

Exception Items

A bill payment service works differently. The **bank debits a customer's**



account on the date specified and credits a settlement account within the  
...

**20/3,K/3 (Item 3 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0055334

**Flashbacks**

American Banker - September 4, 1986; Pg. 4; Vol. 151, No. 173

WORD COUNT: 493

BYLINE:..

Cornelia M. Caraballo

TEXT:

...deposits in banks:

20 Years Ago -The House was scheduled to vote on two rival **bills** that would create

legislation to curb the capacity of commercial banks to compete for funds with thrift institutions. One **bill** would impose a statutory ceiling on bank time deposits, and the other would give the...

...S. BankAmericard, adopted a national check guarantee service that allowed members to undertake payments to **merchants** for checks, whether the checks were drawn on the issuing bank or other institutions.

-House...

...Group, one of the nation's largest mutual fund operators and discount brokers, developed an **electronic funds transfer** system that **allowed customers to authorize transfers** from bank accounts to Fidelity money funds and back by telephone.

-At a special meeting, the governing...

**20/3,K/4 (Item 4 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0026969

**NBD Offers Electronic Highway for Network of Shared ATMs**

American Banker - April 11, 1984, Wednesday, Wed; Pg. 8

WORD COUNT: 836

BYLINE:

By ROBERT M. GARSSON

TEXT:

... One, and in four months of operation it has signed up the state's largest **credit union**, Dearborn Federal, and the largest non-Detroit bank, Old Kent Financial Corp. It also expects...

...of enhancements planned.

Members can participate in Payment Line, a telephone bill-paying service that **allows customers** to pay utility bills, charge accounts, and loan accounts by dialing a toll-free telephone...

...anywhere in the United States.

Payment Line will use the automated clearing house network to **debit** accounts at any **bank** in the country on a next-day basis and then credit the **merchant**'s account. **Invoice** information is provided to the **merchant** in a variety of ways, ranging from computer-to-computer transmissions to paper listings.

Down...

... other services into Network One. The first is likely to be point of sale, or **electronic payments** at the merchant's counter. Point-of-sale payments will use the customer's ATM...

~~20/3,K/5 (Item 5 from file: 625)~~  
DIALOG(R)File 625:American Banker Publications  
(c) 2006 American Banker. All rts. reserv.

0012155

**Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed Changes Revolutionize Systems**

American Banker - November 19, 1982, Friday; Pg. 28  
WORD COUNT: 2,019

BYLINE:

By BARBARA K. WILLIAMSON, Vice President, Cash Management Division, Centerre Bank, St. Louis, Mo.

TEXT:

... calls to one or more banks. These innovations further simplify use of wire networks.

Consumer **EFT**

For purposes of this discussion, consumer **EFT** systems are limited to those activated by a consumer that effect a transfer of funds...

...system (TBP) was introduced in Minneapolis.

Automated teller machines are now the most commonly used **EFT** service. An ATM is a machine designed to facilitate normal consumer banking transactions -- deposits, withdrawals, **transfers** between **bank** accounts, loan payments, and balance inquiries. An ATM is activated by a specially designed plastic...

... to consumers via one or more terminals located in retail stores. The ultimate POS system **permits** the **consumer** to pay for goods, again using a plastic card and a terminal, by direct transfer...

... is logical for the automated clearing house to be selected as a settlement mechanism.

Telephone **bill** payment systems (TBP) represent the first successful attempt to move access to financial services within the home. TBP services **permit** the **consumer** to communicate payment instructions to his financial institution by telephone. The bank captures and prepares payments and handles settlement between **payees** and consumers. At present institutions offering TBP accept instructions in one of three ways: touch truncation services, especially by consumers. Existing research indicates market resistant to nonreturn of checks. However, **credit unions** have successfully forced truncation as a part of their share-draft (check-like instruments) service...

20/3,K/6 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source

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00361738 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Technology's long arm**

Gamble, Richard H

Independent Banker, v49, n5, p74-75, May 1999 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 01283

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and can print out copies of these check images whenever they wish.  
The system also **allows** City National Bank **customers** to pay bills  
over the Internet. For the most part, the bank's customers continue...

...the bill to City National Bank for payment.

The second time the customer pays a **vendor**, they can call up the old  
record, simply change the amount and date and submit the information to  
trigger the next **bill** payment.

Behind the scenes, FundsXpress collects the bills and tells City  
National Bank which customer...on the biller's preference. The Minneapolis  
firm then draws the funds from City National **Bank** in one ACH **debit**.

Marek says Internet banking and **electronic** bill **paying** have kept  
several other people as bank customers who moved from Taylor, he says.  
City...

**20/3,K/7 (Item 2 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00296082 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Citibank's bid to be the king of cash**

Cohen, Jackie

Bank Technology News, v9, n9, p9-12, Sep 1996 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 03104

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... payments amongst an unlimited number of banks in a multilateral  
fashion. Here, a group of **banks** ' **credits** and **debits** are added and  
subtracted together, so that each party makes one payment to each of...

**20/3,K/8 (Item 3 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00278607 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Networks bid for home banking stardom**

Anonymous

~~Bank Network News, v14, n10, p1,4+, Oct 13, 1995~~ DOCUMENT TYPE: ...  
Newsletter Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01145

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for services such as check reorder and stop payment.

In addition, ITP is signing up **merchants** for a **bill** presentment  
service due next year that will show customers the **amount** **due**, minimum

due and due date. Consumers will have the option of **automatically paying** as billed, an advance over many existing services that only allow automatic debiting of fixed...

...he got his checking account through Microsoft, even though the end-provider might be a **credit union** or a **bank**," Bascom says. "Banks run the risk of becoming wholesalers of commodities to Microsoft. And if...

20/3,K/9 (Item 4 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00278594 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**How MPS' spotlight is shifting away from Jeanie; MPS' Billpayer 2000 starts with the biller, not the payer**  
Anonymous  
Bank Network News, v14, n9, p4-5, Sep 27, 1995 DOCUMENT TYPE: Newsletter  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01617

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... and institutions joining MAC to retain their Jeanie membership, Hudepohl says.  
For example, Nationwide Federal **Credit Union**, serving Nationwide Insurance employees across the ...But he still sees bright prospects for MPS: "We expect to see modest growth in **EFT**, strong growth in merchant business, and tremendous growth in card processing. As for the consumer...

20/3,K/10 (Item 5 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00244134 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The automated clearinghouse system: Moving toward electronic payment**  
McAndrews, James  
Business Review (Federal Reserve Bank of Philadelphia), p15-23, Jul/Aug 1994 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 04086

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... customer making payment, the company needs a computer link with its bank so that the **bank** can **transfer** the invoice information in machine-readable form. Even then, the firm must learn how to...

...the Hawaiian ACH Association, the Mid-America Payment Exchange in Omaha, and the Mid-America **Automated Payment** System in Cleveland all have conducted marketing efforts to promote the use of preauthorized automated ...

...campaign.  
Pacific Bell has created another innovation in paying utility bills through ACH. Its system **allows** a **consumer** to call a telephone number, review the amount of her **bill**, and then instruct the company to debit her account on a particular day. This system...

...t control the timing of her payment in a debit transaction, while it preserves the **merchant**'s preference, when choosing between debit and

credit transactions, for the easier-to-process debit...

**20/3,K/11 (Item 6 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00243148 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beyond paper**

McDougall, Bruce

Canadian Banker, v101, n3, p22-26, May/Jun 1994 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02350

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Withdrawals from Canada's 15,000 ABMs now account for more than half of all **electronic payment** items passing through the Canadian Payments Association (CPA)'s **Automated Clearing Settlement** System and for 72% of all withdrawals from personal accounts.

ABMs have also become popular...

...opposed to just cashing cheques," says Craigg Ballance, Manager of EDI Products at the Royal **Bank** in Toronto.

\* **CREDIT CARDS**. Credit cards provide a convenient alternative to carrying cash or writing cheques. They also **allow customers** to defer payments.

More than 50 million credit cards from more than 40 issuers are now in circulation in Canada, including **bank credit** cards, proprietary retail cards, and travel and entertainment cards.

Holders of bank cards may purchase goods from participating **merchants** on credit and make cash advances from any branch of participating banks. Almost half of Canadian cardholders pay their **bills** in full each month; the others pay a portion and are charged interest on the...

...payments, reducing fraud and providing more timely information on lost or stolen cards.

\* **DEBIT CARDS ( ELECTRONIC FUNDS TRANSFER AT POINT OF SALE-- EFT /POS)**. Debit cards enable consumers to purchase items or services with funds withdrawn immediately by electronic means from their **bank** accounts and **transferred** to the retailers' accounts.

In the process, a cashier passes the card through a card...

**20/3,K/12 (Item 7 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00241378 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Interactive Transaction Partners sets for a debut**

Anonymous

Bank Network News, v12, n22, p5, Apr 12, 1994 DOCUMENT TYPE: Newsletter

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00574

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... that the institutions can offer their retail customers, and commercial customers, who could benefit from **electronic bill payment**. Peyser says the first five customers include a mixture of large and small institutions as well as both **banks** and **credit unions**.

When the program debuts in May, ITP will begin with four basic

services on which additional functions will be added later: **on - line bill payment** authorization, home banking, interactive messaging and electronic **bill** presentment. The **bill** payment service will utilize the direct interfaces that EDS already has to nearly 800 financial...

...and to the automated clearing house, to access customer accounts and withdraw funds to pay **bills**. On the other end, it will use ATM network access, the ACH, and payment networks offered by Visa and MasterCard to electronically move funds to **billing merchants**. If no electronic access is available, ITP will cut checks to the **merchants**.

In home banking, ITP will offer basic account balance and transfer functions. However, in the...

...messaging service will provide two-way communication between consumers and their banks. This will also **allow consumers** to question bills in off hours. For example, if a consumer was paying his or...

20/3,K/13 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04568100

**DIGITAL SIGNATURE TECHNOLOGY MOVING FORWARD**  
Credit Risk Management Report  
June 26, 2000 VOL: 10 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 583 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

~~With the news that the digital signature bill~~ was nearing passage, **vendors** and proponents of one technology platform versus another have jockeying for position by making announcements...

...ATM Payments Pilot  
have recently had success in sending a digitally signed payment through an **electronic funds transfer** network. The payment was made during a series of technical tests to enable ATM/Debit...

...of a continuing pilot program to establish technical standards, business practices, and processes that would **allow consumers** to make purchases authenticated by digital signatures instead of personal identification numbers.

"The participants have...

...of NACHA. In the test, a digitally signed payment request was sent from a simulated **merchant** Web site through the Maitland, Fla.-based Star Systems Inc.'s **electronic payments** network to Citishare Corp., a subsidiary of New York-based Citibank [C], which verified the...

...larger than the credit card population," says Julie Saville, vice president, product development at

STAR.

" **Merchants** are struggling with the cost of **credit** . And most **banks** , except for the larger ones, have sold their credit card portfolios. This system allows banks...

...our long term

plan. We're definitely looking at more than ATMs."

The digital signature **bill** , Dancanet says, gives e-signatures the same value as a handwritten signature. What's important...

20/3,K/14 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04565218

**PRODIGY TAPS TRANSPONT AS EXCLUSIVE EBPP PROVIDER**

Item Processing Report

April 20, 2000 VOL: 11 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1029

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Capping off yet another alliance in the increasingly dynamic electronic

**bill** presentment ( **EBPP** ) and payment marketplace, White Plains, N.Y.-based Prodigy Communications Corp. [PRGY] announced last week...

...bill payment service. The deal will give Prodigy members access to both the TransPoint e- **bills** service and the Pay Anyone feature; the service will be available to members throughout the...  
...says Sachatello. "It allows our members to have access online to an extremely robust online **bill** presentment and payment system, so rather than writing multiple checks out each month and making...

...late fee payments, they can very easily go through one simple click on line, pay **bills** , know when **bills** are being paid, know that **bills** are being paid on time. They can really manage their accounts more easily."

"It's...

...of subscriber base is also representative of another way that consumers can access and pay **bills** is through their Internet service provider."

The deal comes less than two months after TransPoint...

...In turn, CheckFree will receive an exclusive five-year relationship with Microsoft to provide electronic **billing** and payment technology using consumer applications and services Microsoft

develops.

Targeting the ISP channel -- particularly...Microsoft Network -- is a direction that TransPoint believes will help boost consumer acceptance of the **EBPP** service. "It's an execution of our strategy of ways to allow people to pay **bills**," she continued. "We would like

to be wherever various types of people feel comfortable paying their **bills**

Some people will pay them through their banks, and we've announced a number of...

...look to their

primary connection to the Internet, their ISP, as a way to pay **bills**."

Prodigy sees the future alliance with CheckFree as providing additional benefits to the company's...

...says Sachatello. "What CheckFree brings to the table is a much broader list of accepting **merchants**. When we did our initial due diligence,

CheckFree had a much larger base and so...

...S. Postal Service

Indeed, CheckFree has been busy in its own right of late inking **EBPP**

deals. The company announced April 5 that it has entered into a strategic alliance with the United States Postal Service to become the electronic **billing**

and payment provider for the Postal Service's Internet portal.

Customers who enroll for the Postal Service offering will be able to view

and pay electronic **bills** live today from leading companies including

AT&T, MCI

Worldcom, Sprint, GTE, BellSouth, Qwest, Countrywide...

...future, the service will also include the Postal Service

Electronic Postmark (EPM). The EPM will **allow customers** the option of attaching

an electronic date and time stamp to **billing** data to ensure the document was not

tampered. This makes the Postal Service a fast and safe place from which **electronic payments** can be sent to any biller.

In addition, the Postal Service will leverage CheckFree Genesis 2000 electronic **billing** and payment engine to handle business payment transactions

for customers who want to pay for Postal Service products and services by

**debiting** their **bank** account. Businesses will be able to leverage payments via

the Internet for PC Postage as...

...because of

the merger deal, but because it is likely to boost consumer acceptance of

**EBPP**,

Engel believes. "Hopefully a rising tide will lift all boats," she says.

"To

the extent that the Postal Service highlights that people can view and pay **bills**

electronically we think that will help people understand the options that are available to them...



20/3,K/15 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04554256

**FirstNet Challenges Big Issuers On the Internet**

CARD NEWS

July 28, 1999 h 90 VOL: 14 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1914

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...consumers' pent-up desire for a secure way to make micropayments on the Internet and **merchants** ' frustration with rising interchange rates.

This company, and others that follow, will pose serious competition...

...a more secure credit card that made micro-transactions simple and benefited both consumers and **merchants** , so we came up with this card," DePrano says.

A micro-transaction is defined as...

...instantly via e-mail, and are able to make purchases online within minutes of being **approved** . **Consumers** receive their **statements** via e-mail, as well.

**Graduated Security Levels**

The security features are meant to appeal to cardholders and **merchants** alike, and respond to any fear, justified or not, of the threat of credit card...

...are conducting.

Using level one security, cardholders can go to one of FirstNet's participating **merchants** , purchase a CD or a digital video disc, select the FirstNet card icon on the...

...asked to enter their PINs. Once they enter their PINs, they transfer back to the **merchant** site and complete the transaction.

Level five, the highest level of security, takes a little...

...and card expiration date.

The information resides only on the FirstNet site, so even the **merchants** do not have access to this personal information. The idea is to make cardholders feel safe not only from fraud artists, but also from unscrupulous **merchants** .

**Merchants Can Sell More, Pay Less**

FirstNet is wooing **merchants** with the promise of incremental business, low interchange fees and increased protection against fraud.

The economics of any new program are of primary importance to **merchants** . FirstNet is working with the fact that the current average interchange rate charged by card networks is about 2.25 percent.

**Merchants** also bear the cost of hardware and software and

telecommunications lines.

The expense of accepting cards makes it hardly cost effective for all but the largest **merchants** to do micropayments in the online or offline worlds.

At the same time, online **merchants** such as music retailers, are anxious to sell bits of their product, like singles, for amounts that may be less than a dollar.

"**Merchants** are going to be holding the bag," DePrano says. "Visa and MasterCard can abuse them..."

...monthly fee. This might work out to be more than the card networks charge their **merchants**.

However, FirstNet is hoping **merchants** will see the value of tying the fees to transaction activity only. Where FirstNet seeks to make itself a bargain is in limiting other fees it charges **merchants**. The issuer charges no **statement** or application fees at this point.

**Merchants** incur no hardware or software costs.

FirstNet allows **merchants** to offer the card on a risk-free basis. That is, if the **merchant** experiences no sales with the FirstNet card that month, they pay nothing at all that month to accept the card.

To come up on the system, FirstNet **merchants** have "three or four things to do to their Web site. We have a technical..."

...be done in less than a day."

Within 20 seconds, transactions show up on the **merchants** control systems online. If they like, they can reconcile their accounts daily, or hourly. **Merchants** also can modify their transaction log interfaces to suit their needs.

For example, they can...

...on a screen - they can see one day's worth, three months, and so on. **Merchants** just select a begin and end date, and change them any time.

In addition, since **merchants** reach FirstNet directly through the Internet, there is no dial-up authorization procedure to slow...

...1, FirstNet has approved "several thousand" cardholders. From March 1 to July 1, FirstNet's **merchant** network consisted of the companies with which it had relationships through Narrowcast Media, an Internet...

...parent company that owns FirstNet - Los Angeles-based World Tech Media Inc.

FirstNet opened the **merchant** network up to **merchants** outside the Narrowcast Media circle on July 1. Within the first week, FirstNet signed up 55 new **merchants**. Virtual Gourmet and DVD Palace are two businesses that are in the current **merchant** network.

The issuer needs a network that consists of 500 to 1,000 **merchants** to meet its operating goals. At this point, "it's a do-able goal," DePrano says. Already, FirstNet has seen more interest from **merchants** and consumers than it had anticipated.

The company has an edge over offline issuers because FirstNet is able to leverage the **merchant** network cultivated by its sister firm, Narrowcast Media, say company officials. FirstNet is running a deal for Narrowcast's clientele: when **merchants** buy ad space from Narrowcast, FirstNet will pay 25 percent of their advertising costs of space on a search engine site when they become **merchants** in the FirstNet network.

Narrowcast Media buys and sells ad space for 14,000 **merchant** Web sites, and counts among its clients Disney [DIS], Microsoft [MSFT] and Ameritech [AIT]. FirstNet...

...company facilitating micropayments on the Internet. However, it has laid claim to one area of **online payments** that credit card issuers have not had to work hard to defend - until now.

FirstNet...

...bears the float.

ISPs aggregate micropayments, then batch the transactions and forward them to the **merchants**, typically on a monthly basis.

#### FirstNet Leads The Charge

Unlike ISPs, FirstNet is one in what is likely to be a growing field of competitors who believe **online payments** are up for grabs. If companies like FirstNet can take over many of these transactions...accounts to hackers on the Internet are going to draw the line at exposing their **bank** accounts.

**Credit** cards, FirstNet's reasoning goes, also set consumers more at ease because they afford consumers...

20/3,K/16 (Item 4 from file: 267)  
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04551347

#### INDUSTRY BRIEFS

##### EFT REPORT

June 2, 1999 h 90 VOL: 22 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 697 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### TEXT:

...Cards.

San Francisco-based investment giant Charles Schwab & Co. [SCH] is rebating all surcharges other **banks** charge its broker **debit** cardholders when Schwab customers get cash from those banks' automated teller machines. The firm issues...

...Adds Online Banking Products.

Concord EFS [CEFT], the parent company of Wilmington, Del.-based MAC **EFT** network, is reselling to its 2,500 member financial institutions Internet banking products from McLean, Va.-based Online Resources & Communications Corp. The Online Resources technology **allows** bank **customers** to pay **bills**, transfer funds and view **statements**

~~online. The network is marketing the Internet service as a complement~~ to its standard **EFT** switch service. Beneficial Savings Bank of Philadelphia is the first MAC customer to buy Internet...

...year pacts to have Magic Line provide them with gateway services. The Dearborn, Mich.-based **EFT** network already provides cardbase management services for the banks, as well as Visa Check Card...

...machines last year. The shipments set a record for the Long Beach, Miss.-based ATM **vendor** and represent a 35 percent increase over the company's 1997 shipment volume. The company...

20/3,K/17 (Item 5 from file: 267)

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00035775

**A Wake-up Call For Wall Street**

Investment Dealers' Digest

~~November 10, 1997 VOL: 63 ISSUE: 45 DOCUMENT TYPE: NEWSLETTER~~

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH

WORD COUNT: 3921

RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...Microsoft Money program.

The problem was this: Bank customers rapidly began to see the software **vendor** as their primary contact, not the bank. In fact, banks seemed an afterthought, merely names...

...is serving up its own software and network, and recently signed to use CheckFree for **bill** payment processing.

Commercial banks may not necessarily be winning this war, but at least they...

...standard has been agreed upon by Microsoft, Intuit and CheckFree, and a multitude of other **vendors** have since signed up.

Simply put, OFX is an electronic platform that allows for the...but signs of such an agreement are only beginning to surface now.

In the meantime, **bill** presentment, often referred to as the holy grail of electronic financial services, is getting ever closer. Microsoft and First Data Corp. have formed a joint venture called MSFDC to facilitate **electronic bill payment**. While analysts disagree on how successful it will be, they all agree that Microsoft can...keying in all their brokerage transactions and waiting for Quicken or Money to produce a **statement**, customers just select their brokerage from a list in the program. The software launches a...

...that."

After allowing downloads into software built by Intuit and Microsoft, the next step is **allowing customers** to download information directly into Web sites run by the two companies. Schwab already **allows customers** to download information at the Microsoft Investor site, and AmeriTrade says it will follow suit...to DLJ's initial public offerings and proprietary research to bring in on-line investors.

**Bill** Harris, executive vp at Intuit, says his advice for financial institutions would be to build...firms. "It's not clear that everybody will be able to pay the Microsoft Investor **bill**," says one analyst, causing some to drop out.

There is precedent for this sort of...

...talks about it any more."

As it stands now, OFX can be used to view **bank**, brokerage, and **credit** card **statements**, to present **bills** to a customer electronically, and to pay **bills**. Mortgages and insurance are up next; taxes will probably follow. Conducting actual brokerage transactions in...

...it. "They want to marry this up with financial planning and intelligent agent software," says **Bill** Burnham, a senior analyst for electronic commerce at Piper Jaffray.

~~It's ironic that Microsoft's applets will not change customer behavior.~~

"One could create that kind of capability from paper **statements** today," he says. And when it comes to moving money around, he says "They're...

...exploding from overwork."

Microsoft's Cone points out that as more institutions adopt OFX, software **vendors** will begin to write nifty financial management tools that are compatible with OFX. "It'll be done as an applet rather than a Web page," he says. "**Vendors** will say, 'We can pump OFX transactions through your Web site, since ...to upgrade their Web sites with features their customers want.'"

Firms that are looking at **on - line bill payment** will find that OFX gives them more flexibility in choosing **vendors**. Currently, any firm that wants to switch processors needs to build brand new connections between...

...information into personal financial management software, sources say clients may soon have another option for **on - line bill payment**: They'll be able to pay **bills** from a brokerage firm's cash management account through Money or Quicken. Conversely, it should...

...Quicken.

For all the talk about on-line banking and on-line trading, it's **bill** presentment that's been described as the holy grail of electronic financial services. Users of Quicken or Money or even some brokerage firms' cash management accounts can pay their **bills** on-line, but they can't yet receive them there.

That's about to change...

...giants have formed a company called MSFDC to develop electronic means of "mailing" consumers their **bills**.

Microsoft hopes to avoid some of the mistakes that Intuit made when it got into the **bill** payment business in 1994 with the purchase of National Payment Clearinghouse Inc., later renamed Intuit Services Corp. ISC's combination of paper and electronic **billing** wasn't able to hold up to the stress of tax time, further alienating the banks who had signed on with Intuit to **allow** their **customers** to pay **bills** electronically.

First Data is the world's largest **merchant** processing service for Visa and Mastercard. With its choice of First Data, Microsoft is signalling its intention to begin by presenting credit card **bills**, since First Data "has the lion's share of credit card information residing in their mainframes," Cone says.

**Bill** presentment, says Microsoft's Cone, is attractive to billers because it's expensive to mail out **bills** and get paper checks into their payment system. Furthermore, billers rely on paper **bills** as a platform for cross-selling, but they're not sure if their **statement** stuffers ever get read.

Cone envisions a **bill** -a telephone **bill**, for instance, presented on-line, combined with an applet that walks the customer through the **bill** and determines if he's in the right payment plan. "I am very bullish on **bill** presentment," says Cone. "This is going to happen in a big way and sooner than...

...free to the customer. The biller would pay MSFDC 35 to 50 cents for each **bill** presented to the consumer-far less than the cost of printing, mailing and processing ~~bills by mail~~.

In addition, Cone says, banks would love to have customers receive their **bills** at the bank's Web site. There's no reason that brokerage firms couldn't...

...similar model, running pilot programs with several utility companies. Intuit's Harris emphasizes that the **bill** presentment pilots currently involve only a small number of customers and billers. "But the system...

...For financial institutions, Harris sees a wealth of opportunity in this new way of paying **bills**. Sending **bills** out via e-mail on a one-to-one basis between biller and consumer would...

...any number of roles," says Harris. "They can be a customer aggregator, a processor, a **bill** consolidator, or they can be all of the above." The first role, "customer aggregator," might...

...having to do most of the hard thinking, because OFX only supports transactions using the **Automated Clearinghouse payment** system. But once OFX has more transaction capabilities (and observers agree it's only a...  
...on the payment system. Microsoft at first actually tried to charge the banks for presenting **bills** on-line, and still hasn't quite learned what a big mistake it is to...

20/3,K/18 (Item 6 from file: 267)  
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00025016

**COMPETITIVE THREATS COULD MEAN OPPORTUNITY**  
RETAIL DELIVERY SYSTEMS NEWS  
May 23, 1997 VOL: 2 ISSUE: 10 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1960 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...you'll  
never see them again," says Peter Right, chief executive of CheckFree Corp., a **bill** payment processor based in Atlanta.

While many banks see online services as a potential risk...Bs'

A successful bank will incorporate the five Bs in its online offering, says Right:

\* **bill** payment;

- \* **bill** presentment;
- \* banking services;
- \* brokerage; and
- \* business-to-business banking.

An indication of the importance of **bill** presentment and payment is CheckFree's E- **bill** , says Kight (<http://getbills.com>). More than 100 **merchants** jumped onto the E- **bill** payment program within the first 30 days of its existence.

"It took me three years to get 100 **merchants** when I had thousands of customers ready," says Kight, who started CheckFree going door to...

...Meshell, director of financial services at New York-based Price Waterhouse, advises banks to recruit **merchants** to accept **online payments** from **consumers** . **Allowing** online processors to develop those relationships erodes the bank's influence on the **merchant** side as well as the customer side, he says.

New payment flows will be necessary...

...considered, Meshell says: business to business; consumer to business and consumer to consumer.

While the **online payment** services are growing exponentially, Kight acknowledges that more payments should be fulfilled electronically. Half of...to work, Kight says. He envisions a service where consumers can check account balances, reconcile **statements** , receive and pay **bills** electronically, and review assets and investments in an electronic filing cabinet.

#### Case Studies

Just as...

...are investing in these new technologies and using them to increase market share.

First Technology **Credit Union** (<http://www.1sttech.com>) of Beaverton, Ore., is another institution that has success, in part, because of its technologically savvy customers. The **credit union** services employees from companies like Microsoft, Intel and Tektronix.

However, many customers are the accountants...

...of the union's 57,000 members use the system. Of those, one-third use **bill** payment. The union is migrating to a Web-based system from its private dial-up...

...union learned that it must track customer transactions closely to cost justify the services. The **credit union** invested at least \$200,000 in the system and shoulders ongoing hardware and training costs... Fargo, 415/396-0543.)

#### What To Offer

Banks soon will be locking horns with software **vendors** for control of the consumer's financial desktop as proprietary home banking applications are replaced...

...Forrester's study surveyed 50 senior, U.S. and Canadian executives from banks and technology **vendors** such as Digital Insight,

IFusion, Integrion, Marimba, PointCast and Wayfarer.  
Source: Forrester  
...

**20/3,K/19 (Item 7 from file: 267)**  
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00003307

**Technology Corner**

RETAIL DELIVERY SYSTEMS NEWS

March 28, 1997 VOL: 2 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: ~~PHILLIPS BUSINESS INFORMATION~~

LANGUAGE: ENGLISH WORD COUNT: 536 RECORD TYPE: FULLTEXT

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## TEXT:

...Jan. 1, 1998. Edify is a self-service software supplier. NYCE is a full-service **EFT** network that processes 37 million transactions per month. (Cheryl Calo, NYCE, 201/476-5726.)

VeriFone...

...Calif.-based VeriFone and Arlington, Va.-based Transaction Network Services formed an alliance to support **online payment** transaction services, and complete batch processing support for payment and enterprise data. It also supports several **merchant** front-end, point-of-sale services and is designed for regional retail specialty markets. (Jim...

...management software. The program's implementation is set to happen by Sept. 1. Banking and **bill** payment services will be offered through Intuit's Quicken and QuickBooks. Barnett also is providing...

...customized personal computer banking program called "Managing Your Money" that integrates electronic inquiry, transfer and **bill** capabilities. Fleet is using MECA's software to deliver the system. Customers will be able...

...or production information also is possible. (Jim Mahoney, Fleet, 617/346-5465.)

CyberCash Supports E- **Bill** .

CyberCash of Reston, Va., is supporting Atlanta-based CheckFree's new **bill** presentment service that will allow banks to offer companies' customers **bill** payment options via the Internet. Consumers can receive and pay all **bills** through the system. (Ron Bronwyn LeMelle, CyberCash, 415/413-0151.)

**Credit** Approvals via Internet.

**Bank** of Montreal is offering online credit **approvals** to Internet **customers** . Toronto-based Medius Communications developed the site for the bank. The system works by going...

...loan origination



system where data is stored. That system processes the data and retrieves a **credit** bureau report. The **bank** scores the data against its credit and risk policies and determines approval. (Jane Weatherbie, BM...

20/3,K/20 (Item 8 from file: 267)  
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00002834

INTERNET PROMISES CUSTOMERS, COMPETITION IN 1997  
RETAIL DELIVERY SYSTEMS NEWS  
January 17, 1997 VOL: 2 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1783 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

## TEXT:

...end of the year, and at least one-third will provide transaction account access, including **bill** payment, predicts Edward Neumann, director of Dove Associate's Washington, D.C., office. The trend will be seen in many forms as transactions for loans, **bill** payment, credit cards and account transfers begin traveling the waves of the World Wide Web...

...approvals online through Block's site for personal finance, called Conductor (<http://www.conductor.com>). **Consumers** can receive **approval** for up to a \$10,000 unsecured personal loan. If approved, a check is mailed...  
...don't think anything beats this as far as I can see," he adds.

Additionally, **merchants** will be able to place a loan approval button on their site ~~allowing consumers to borrow the money and pay the merchant~~ fast, enabling impulse purchases. "We're going to see an explosion of these types of...

...the loan arrangement is positive for all parties involved, he adds, for the following reasons:

**Merchants** do not have to pay a fee to the credit card company; Consumers get their product without risking rejection or **credit** card fraud;

**Banks** sell loans and will make a profit even if it pays the **merchant** a kickback for generating the loan.

"E-commerce will be the boat that some banks get on and get rich, others will miss the point: Do something that helps your **merchants** ' business and you will build a loyal **merchant customers** base," **confirms**

Michael Dusche, Redmond, Wash.-based Microsoft's industry manager for financial services.

Creating a Successful...

...the tens of thousands, and the technological requirements, but lack an attractive product," he adds.

**Electronic bill payment** will continue to grow in 1997 as new innovations, such as electronic **invoice** presentment, attract more customers, analysts say.

For example, Princeton TeleCom, of Princeton, N.J., is offering

electronic **bill** presentment and payment for utility companies. Consumers can access **billing** information and initiate payments through the biller's World Wide Web site.

This year also...instituting alternative delivery channels as opposed to profitability, customer demand or customer acquisition, Mentis found.

#### **Vendor Opportunities**

Mentis predicts that the home banking technology market opportunity in large banks to be...

...home banking market, Whaling says.

~~Top-tier banks are actively evaluating third-party providers for~~  
**bill** payment processing, personal financial management software, and to a lesser extent, commercial on-line services. **Bill** payment processing **vendors** mentioned most are Visa Interactive, of Reston, Va., and CheckFree, of Atlanta, he says.

Bank...

20/3,K/21 (Item 9 from file: 267)

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00000514

#### **MICROSOFT BACKS UP PROMISE**

RETAIL DELIVERY SYSTEMS NEWS

March 29, 1996 VOL: 1 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1339

RECORD TYPE: FULLTEXT

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TEXT:

...Politics

Aside from the political goodwill, Microsoft introduced several initiatives designed to help banks and **vendors** build applications and facilitate payment processing on a technical level.

"[Microsoft] demonstrated its commitment to...

...of opportunity, said Richard Lyons, executive vice president and chief operating officer for the Most **electronic funds transfer** ( **EFT** ) network of Reston, Va. "When the tide goes up, all boats rise," he said.

Like...

...Money based on OFC is due out in May.

\* X controls. A bank or a **vendor** can embed the code into a home page, which will add functionality. If incorporated into the construction of a World Wide Web site, the new code will **allow consumers** to manage and massage data they pull in through a bank's web page, with...in offering on-line banking services via Money. The promise was made by Microsoft Chairman **Bill** Gate's at the Retail Delivery Systems Conference in Atlanta last December as he backpeddled...

...their customers,  
Microsoft says.

Visa Interactive and Microsoft partnered to provide on-line banking and **bill** payment services last month (RDSN, Feb. 16, p. 8), which will enable Visa banks to...Most, 703/620-1000; Annette Nirenberg, Andersen, 212/708-8106.)  
Two Jump on Bandwagon

Two **vendors** announced intentions to support Microsoft's Open Financial Connectivity (OFC) specification within days of the...

...Personal Branch  
and Money at two institutions in early May. They are First Technology Federal **Credit Union** of Beaverton, Ore., and Commerce Bancorp of Cherry Hill, N.J. Personal Branch is used...

20/3,K/22 (Item 10 from file: 267)  
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00000144

**STRATEGIES LENDERS CAN FOLLOW TO AVOID ON-LINE LOAN PROBLEMS**  
FINANCIAL SERVICES REPORT  
January 31, 1996 VOL: 13 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 989 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...lending activities on the Internet, legal experts tell us. To avoid problems, Internet experts advise **creditors** to establish Internet lending policies that adhere to existing consumer protection laws.

More and more...license. You have to give proof of where you are and your I.D.," said **Bill** Fitzgerald, president of Tech 21 Inc., an Internet consultancy in Eatontown, N.J. To prove who they are, **creditors** would need to provide documentation such as corporate charters. **Creditors** then could go to third-party purveyors of digital identifiers and license their servers to obtain identifying codes.

Get To Know **EFT**

The law still is developing, but it appears consumers on the Internet will be protected under **electronic funds transfer (EFT)** regulations as that is how most "home banking" transactions and **bill** payments are handled, says Polmer. **EFT** transactions are governed by Regulation E of the **Electronic Funds Transfer Act**. Generally, it requires:

- \* consumers be given an initial disclosure **statement** ;
- \* consumers receive periodic disclosure **statements** ;
- \* safeguards on pre- **authorized consumer** debits and credits;
- \* consumer liability limitations for unauthorized use of an access device; and
- \* banks investigate and resolve **billing** errors.

Security is the main concern with home banking **EFT** . Lenders are at risk of incurring liability if a consumer's account, or a transmission...

...pirated through a breach in the telecommunications link. Such piracy may be considered an unauthorized **transfer** for which the **bank** would bear the burden of liability. The financial burden shifts to the bank if the...

20/3,K/23 (Item 1 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
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06796545 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Customers Enjoy Ease, Versatility of Online Bill Paying**  
Dave Scott  
Akron Beacon Journal, Ohio  
July 31, 2000  
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH  
WORD COUNT: 981

...TEXT: online using a secure, encrypted Web page. You will select a password and select the **bank** or **credit union** account you want to use. If you use a bank site, that information might be...

...places to which you will make regular payments. Many of the most common "payees" encourage **automated payments** and already have an arrangement with **bill** -paying companies. Others will require you to provide information including the address.  
--When it is...

...its way via the Internet. Because some money is sent in check form via mail, **consumers** are told to **allow** four days before the payment is due. Costs vary, but most are around \$10 a...

20/3,K/24 (Item 2 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
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06794897 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Montgomery, Ala., Shoe Store Uses Electronic Check Debits**  
Mary Lett  
Montgomery Advertiser, Ala  
July 26, 2000  
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH  
WORD COUNT: 462

...TEXT: is it free.  
Shoe Station is one of a growing number of merchants who electronically **debit** the **bank** accounts of customers who write checks. In an electronic check transaction, a consumer presents a...

...reader, capturing the bank account number, routing information and the check's serial number.

The **merchant** then returns the check, stamped void, to the consumer, and the **consumer** signs a receipt **authorizing** the transaction and keeps a copy as a record. The **debit** amount clears the **bank** generally within the same time as a paper check -- one to four days. A description of the

transaction appears on the check writer's bank **statement** .

"We've been using the electronic check method for about two months," said Bethany Tidwell...

...check deposits into our account."

Michael Hurd, spokesman for National Automated Clearing House Association-The **Electronic Payment** Association in Herndon, Va., said the Point-of-Purchase "electronic check" program has really taken...

...since it was introduced in September 1998. The association enforces rules and operating guidelines for **electronic payments** .

"The electronic check reduces the costs of handling paper checks and check-out time, and...

**20/3,K/25 (Item 3 from file: 608)**

DIALOG(R)File 608:KR/T Bus.News.

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06793327 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Alabama Retailers Begin to Use Electronic Check Transactions**

Mary Lett

Montgomery Advertiser, Ala

July 22, 2000

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 587

...TEXT: is it free.

Shoe Station is one of a growing number of merchants who electronically **debit** the **bank** accounts of customers who write checks.

In an electronic check transaction, a consumer presents a...

...reader, capturing the bank account number, routing information and the check's serial number.

The **merchant** then returns the check, stamped void, to the consumer, and the **consumer** signs a receipt **authorizing** the transaction and keeps a copy as a record. The **debit** amount clears the **bank** generally within the same time as a paper check -- one to four days. A description of the transaction appears on the check writer's bank **statement** .

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...since it was introduced in September 1998. The association enforces rules and operating guidelines for **electronic payments** .

"The electronic check reduces the costs of handling paper checks and check-out time, and...

**20/3,K/26 (Item 4 from file: 608)**

DIALOG(R)File 608:KR/T Bus.News.

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06573290 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Credit Card Companies Offer Some Protection for Stolen Cards**

Bruce Bryant-Friedland

The Florida Times-Union Jacksonville

July 19, 1998

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

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...TEXT: and the what-did-they-get.

And, in an increasingly cash-less society where our **bank** accounts, **credit** lines and personal identities are readily accessible through the little rectangles of plastic in our...

...Visa USA and MasterCard International, have voluntarily extended these protections to newfangled debit cards, which **automatically** pull **payments** directly from a cardholder's bank account.

Still, the faster one acts to notify the...A stolen credit card may cost a cardholder only as much as \$50. And the **merchants** who unknowingly process fraudulent purchases receive their payments in full.

Instead, it is the bank...

...re telling me, it sounds as if it was your card," she said. "Watch your **statement** (for any unauthorized charges) and if you have any questions about it, give us a...

...account, are fundamentally different from a credit card, he said.

With a credit card, the **consumer** controls whether to **authorize** the funds to pay an account. This is an important check that's absent on...

...an unlucky cardholder unable to make the many routine payments such as rent and utility **bills**, Torres said.

Consumers Union favors federal legislation that would put into law Visa's and MasterCard's voluntary limits. And the group also wants to require that **financial institutions** re-**credit** an account, pending an investigation, if the victim of a theft notifies the issuer within...

20/3,K/27 (Item 5 from file: 608)

~~DIALOG(R)-File 608:KR/T-Bus-News~~

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**For Price of an ATM, Banks Can Offer Internet Transactions**

Chris O'Malley

The Indianapolis Star and News

June 15, 1998

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 902

...TEXT: wife waved bye-bye to Bank One.

"One of the reasons we switched to Jet **Credit Union** is because they had it," said the Brownsburg resident.

As more computer users get a...

...you aboard.

But, like Miller, you might want to also take a look at smaller **banks**, thrifts and **credit unions**. Advancements in technology have made some of these little players feisty and capable competitors.

For

...computer experts on staff," said Beverly Jenkins, executive vice president of \$40 million-asset Jet **Credit Union** in Indianapolis.

About 1,000 of Jet's 10,000 members are using online banking. About 300 of them pay **bills** online.

By using the Internet, Jet doesn't need a special bank of phone lines or corresponding data center. It charges members only 30 cents per **bill** paid online. "It's still less than the cost of a stamp," said Jinkins.

Jet...

...Inc. The Northeastside company, which developed the FiNet software, has put at least three Indiana **credit unions** into the Internet banking business.

The others are Double 11 **Credit Union** in Indianapolis, Tech Federal **Credit Union** in Crown Point, and WGE Federal **Credit Union** in Muncie.

In total, Virtual Financial has sold to, and hosted Web sites for, about...

...under \$2 billion in assets. Among its most prominent clients are the Digital Employees Federal **Credit Union** in Maynard, Mass., and Anheuser-Busch Employees **Credit Union** in St. Louis.

Virtual Financial, which declines to disclose sales and earnings, claims its FiNet...

...Most Internet banking services have advertisements. But, often, they're sent shotgun to all online **customers**...

The FiNet module **allows** the institution to send ads and offers to particular customers, based on their credit history...

...money between accounts, check rates, fill out a loan application, calculate loan payments, and pay **bills** without ever writing a check (the bank either pays by **electronic fund transfer** or by cutting and mailing out a check).

Short of being able to conduct a...

...FiNet-based system to check account balances and transfer money between accounts. He also pays **bills** online.

But, as with any online banking, all is not perfect. Although one of ~~the goals of online banking is to increase the use of~~ **electronic funds transfer**, (it costs **financial institutions** money to move checks), some **payees** don't accept money electronically.

In that case, the financial institution will cut a check...

...it to the party the online banking customer is trying to pay. That means some **payees** might get confused about receiving a check from the customer's bank.

That situation caused...

...problems Jet worked out. Still, like many online banking customers, there's at least one **bill** he won't pay using online banking. In that case, he hauls out the old...